

SUPPLEMENTAL REPORT
OF THE
2003
HEALTH INSURANCE MARKET
IN
NEW HAMPSHIRE

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INTRODUCTION

In 2002, the Insurance Commissioner issued a bulletin requiring all New Hampshire licensed health insurance companies, health maintenance organizations, fraternal benefit societies, and third party administrators to submit a supplemental report to their annual report detailing their coverage offered in New Hampshire. By law, the Insurance Commissioner is authorized to prescribe the format and content of financial and other reports filed by insurers licensed in New Hampshire. The data submitted in the supplemental report is critical to understanding and evaluating the New Hampshire's health insurance market.

Recently, concerns about premium increases have strengthened the need for the submission of market-based information. To regulate and report on the condition of the insurance market, the Commissioner must understand the population served by the market, trends in utilization, and the costs associated with the different markets and different regions of the state. The data reported in the supplemental report provides a means of understanding the distribution of insurance in New Hampshire on a geographical and market segment basis, the market share of carriers on a geographical and market segment basis, and the loss ratios associated with different market segments and different geographic areas

HISTORY

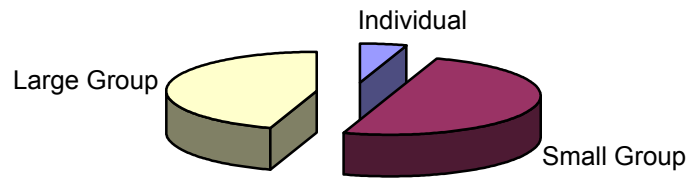
The first round of supplemental report filings occurred on May 1, 2002, and included data from calendar year 2001. Under the bulletin, the May 1, 2002 filing date applied only to licensed non-profit health service corporations and licensed health maintenance organizations. All other licensed health carriers filed in 2003. Although the 2002 Supplemental Report includes the filings of all licensed health carriers, it should be noted that because this was the first filing year and the Bulletin required best efforts, rather than strict compliance for the first filing year, data quality issues exist with respect to some of the filings. The report should be reviewed with this limitation in mind.

COMPONENTS OF SUPPLEMENTAL REPORT

This supplemental report is broken down into five sections. The first section addresses the distribution in New Hampshire's insurance market segments, including the fully insured and self-insured market segments. Section 2 of the report shows the statewide small group market distribution by the size of the groups, the covered lives, the premiums, the claims, the per member per month premiums and the loss ratios. The third section of the report covers the statewide market distribution and reports on the total premium paid, the claims, the per-member per month premiums, and the loss ratios by geographical location and by market segment. The fourth section of the report shows the statewide distribution of covered lives by type of coverage, and the fifth section reports on state market share.

Several pages have been deleted from the 2003 Supplemental Report. The reason for these deletions is that Cigna did not provide its data on its large groups in compliance with the requirement of the Bulletin.

NH Fully Insured Health Insurance Market Distribution



Individual	17,831	5%
Small Group	183,288	50%
Large Group	165,241	45%
TOTAL	366,360	100%

Statewide Group Market Distribution

Market	Coverage	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Small Group	Fully Insured	183,288	558,296	422,889	253.83	33.1%	75.7%
	ASW	873	4,761	2,505	454.48	0.2%	52.6%
	ASO	7,559	228	1,596	-	1.4%	-
	Total	191,720	563,286	426,989	244.84	34.6%	75.8%
Large Group	Fully Insured	165,241	488,192	470,355	246.20	29.8%	96.3%
	ASW	94,194	249,691	222,186	220.90	17.0%	89.0%
	ASO	102,911	257,840	236,307	208.79	18.6%	91.6%
	Total	362,346	995,724	928,847	229.00	65.4%	93.3%
TOTAL		554,066	1,559,010	1,355,837	234.48	100.0%	87.0%

Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.

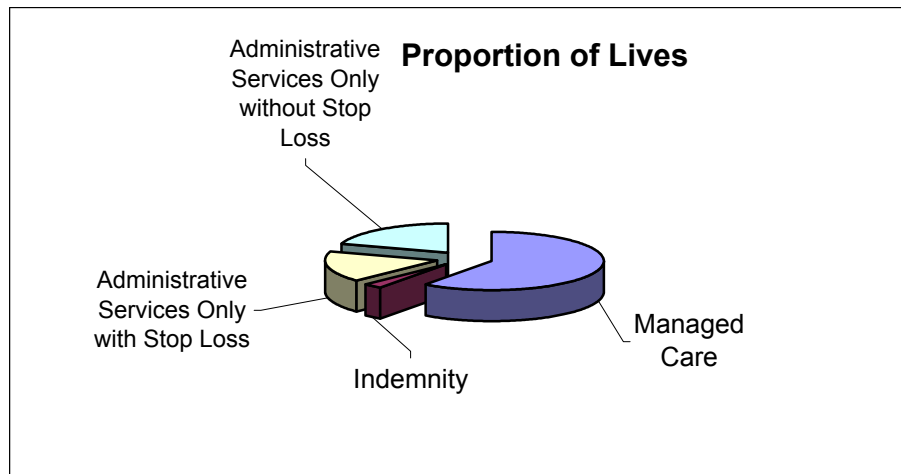
Statewide Fully Insured Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Small Group	183,288	558,296	422,889	253.83	53%	76%
Large Group	165,241	488,192	470,355	246.20	47%	96%
Total	348,529	1,046,489	893,243	250.22	100%	85%

Statewide Market Distribution

Type of Coverage	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Managed Care	332,585	1,014,037	864,106	254.08	60%	85%
Indemnity	15,944	32,452	29,138	169.61	3%	90%
Administrative Services Only with Stop Loss	95,067	254,453	224,691	223.05	17%	88%
Administrative Services Only without Stop Loss	110,470	258,069	237,903	194.67	20%	92%
TOTAL	554,066	1,559,010	1,355,837	234.48	100%	87%

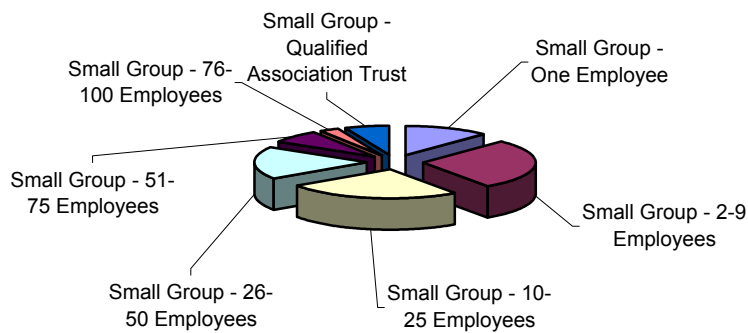
Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.



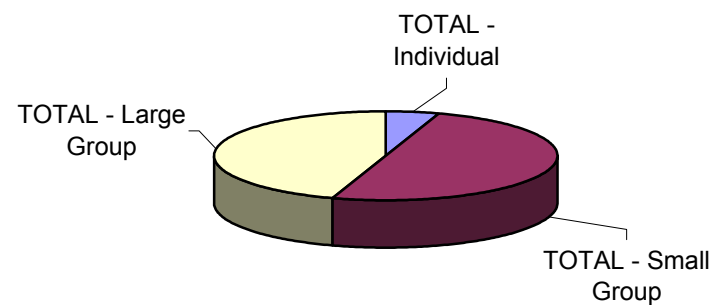
Distribution of Covered Lives by Market Segment

Market	Small Group Detail	Individual Detail	Market Summary
Small Group - One Employee	22,464		
Small Group - 2-9 Employees	51,593		
Small Group - 10-25 Employees	45,986		
Small Group - 26-50 Employees	33,428		
Small Group - 51-75 Employees	13,105		
Small Group - 76-100 Employees	4,805		
Small Group - Qualified Association Trust	11,907		
TOTAL - Individual			17,831
TOTAL - Small Group			183,288
TOTAL - Large Group			165,241

Distribution of Small Group Market

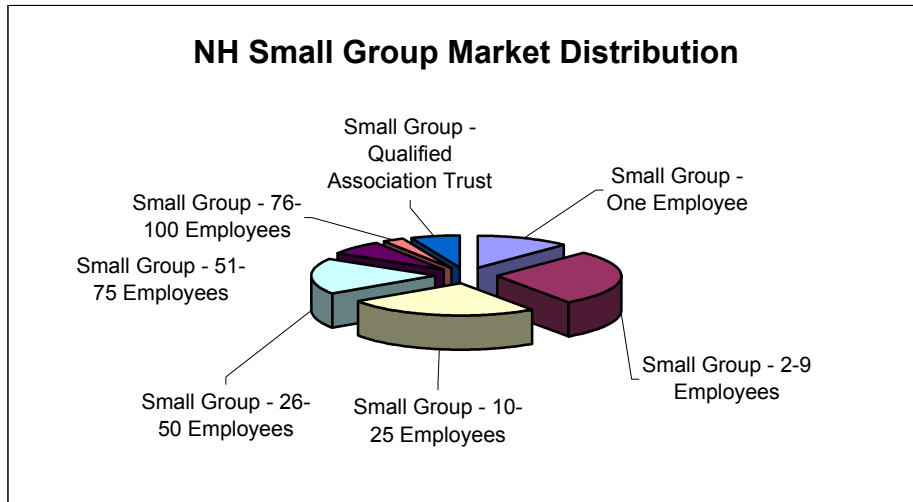


Statewide Market Distribution



NOTE: Fully Insured Business Only

Percentage Distribution of Covered Lives by Market Segment



Small Group - One Employee	22,464	12%
Small Group - 2-9 Employees	51,593	28%
Small Group - 10-25 Employees	45,986	25%
Small Group - 26-50 Employees	33,428	18%
Small Group - 51-75 Employees	13,105	7%
Small Group - 76-100 Employees	4,805	3%
Small Group - Qualified Association Trust	11,907	6%
TOTAL - Small Group	183,288	100%

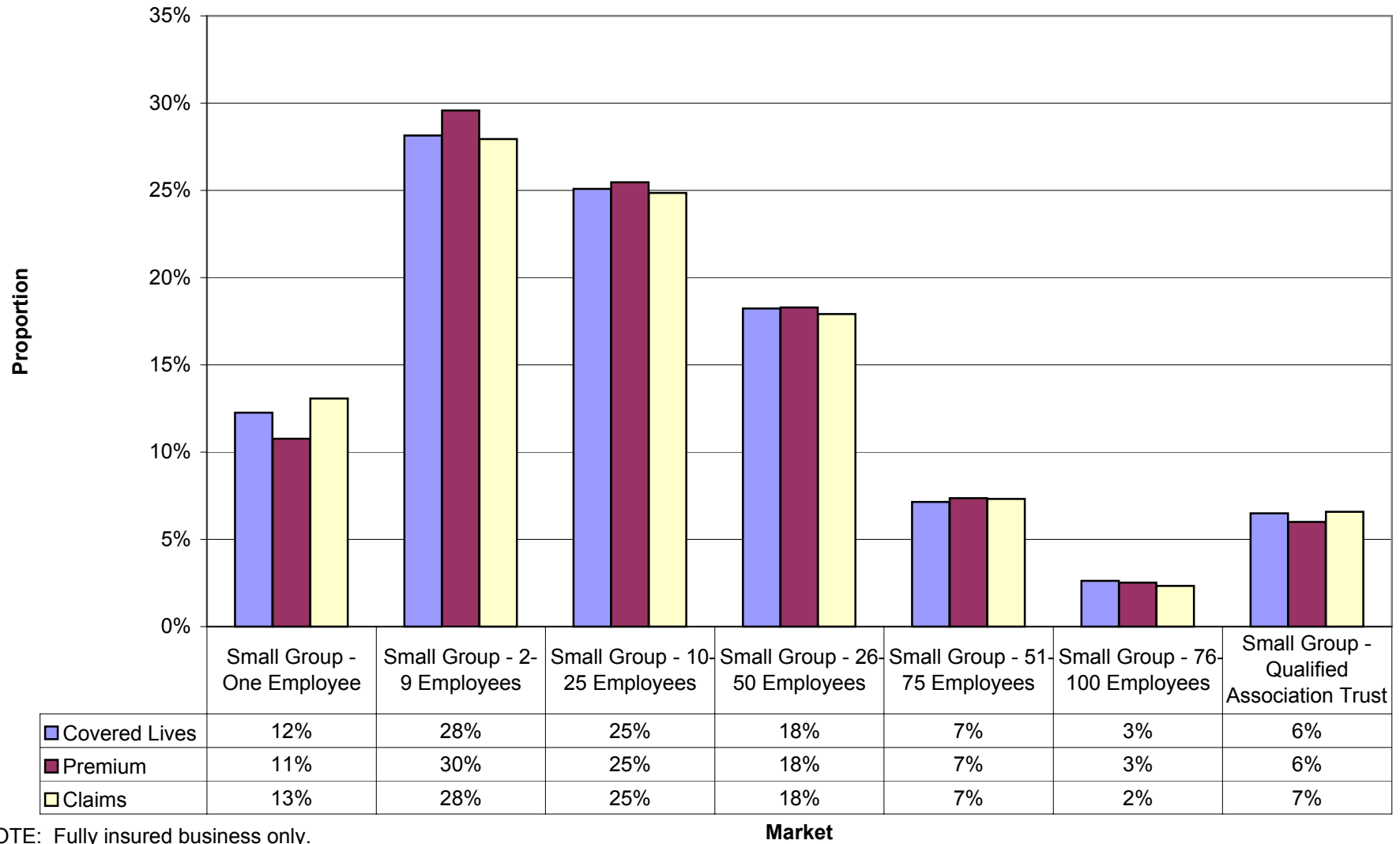
NOTE: Fully Insured Business Only

Statewide Small Group Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Loss Ratio	PMPM Index	Loss Ratio Index
Small Group - One Employee	22,464	60,139	55,266	223.09	92%	0.88	1.21
Small Group - 2-9 Employees	51,593	165,142	118,153	266.74	72%	1.05	0.94
Small Group - 10-25 Employees	45,986	142,153	105,102	257.60	74%	1.01	0.98
Small Group - 26-50 Employees	33,428	102,142	75,747	254.63	74%	1.00	0.98
Small Group - 51-75 Employees	13,105	41,082	30,939	261.24	75%	1.03	0.99
Small Group - 76-100 Employees	4,805	14,114	9,867	244.78	70%	0.96	0.92
Small Group - Qualified Association Trust	11,907	33,523	27,815	234.62	83%	0.92	1.10
TOTAL - Small Group	183,288	558,296	422,889	253.83	76%	1.00	1.00

NOTE: Fully Insured Business Only

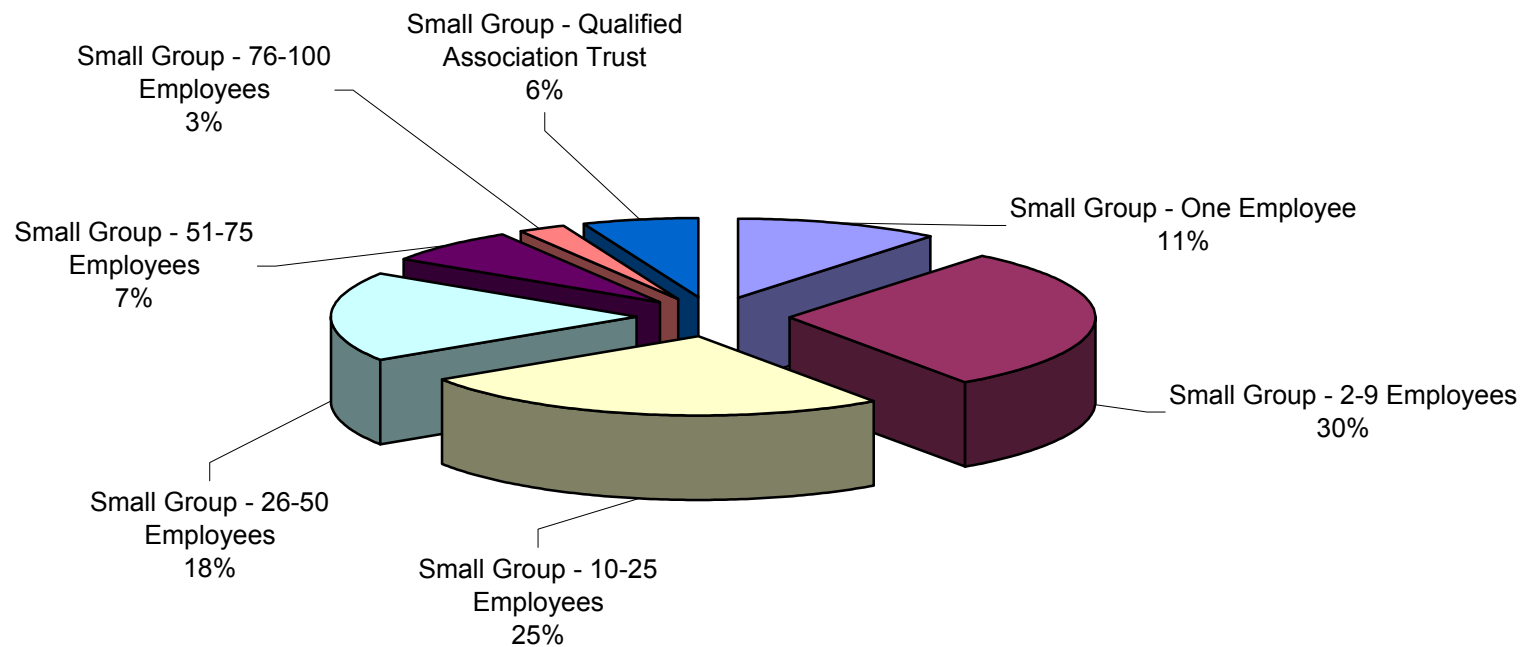
Statewide Small Group Market Distribution



NOTE: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2003

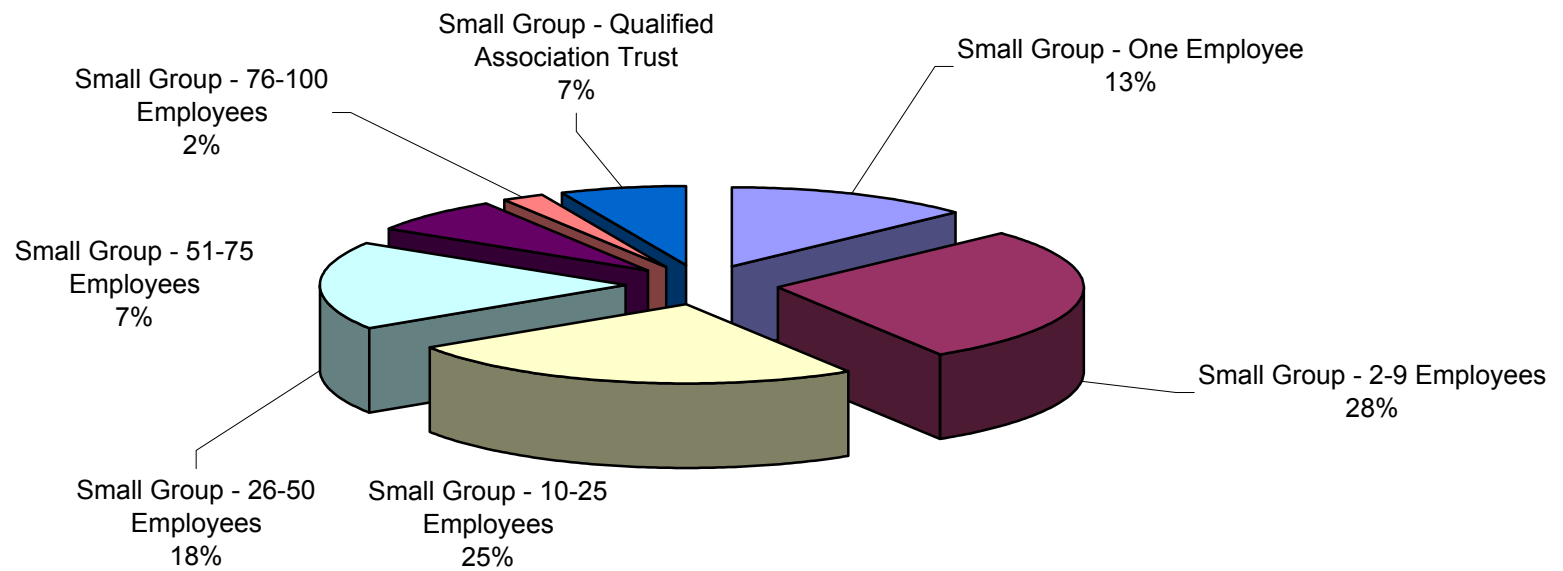
Statewide Small Group Market Distribution by Premium



Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2003

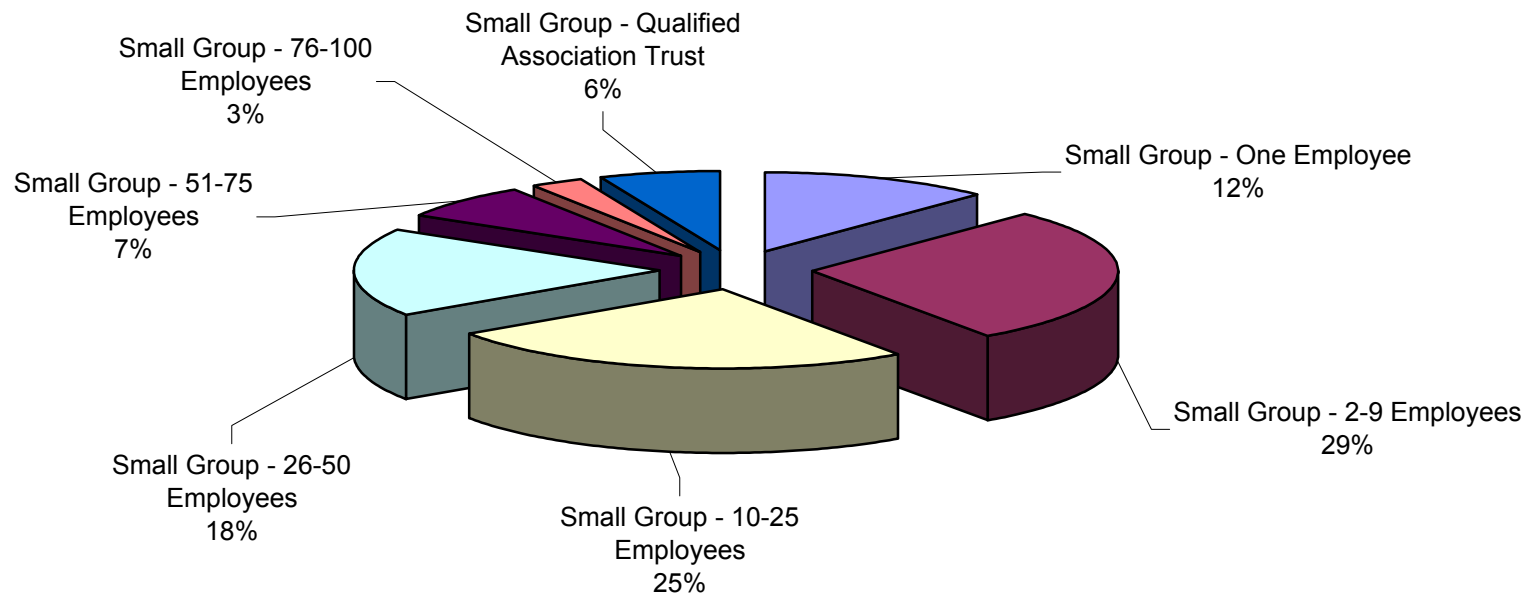
Statewide Small Group Market Distribution by Claims



Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2003

Statewide Small Group Market Distribution by Covered Lives



Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2003

Statewide Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Individual	17,831	38,383	25,460	179.38	3%	66%
Group Conversion	869	2,472	3,476	237.08	0%	141%
Small Group	191,720	563,286	426,989	244.84	35%	76%
Large Group	362,346	995,724	928,847	229.00	65%	93%
TOTAL	572,766	1,599,865	1,384,773	232.77	100%	87%

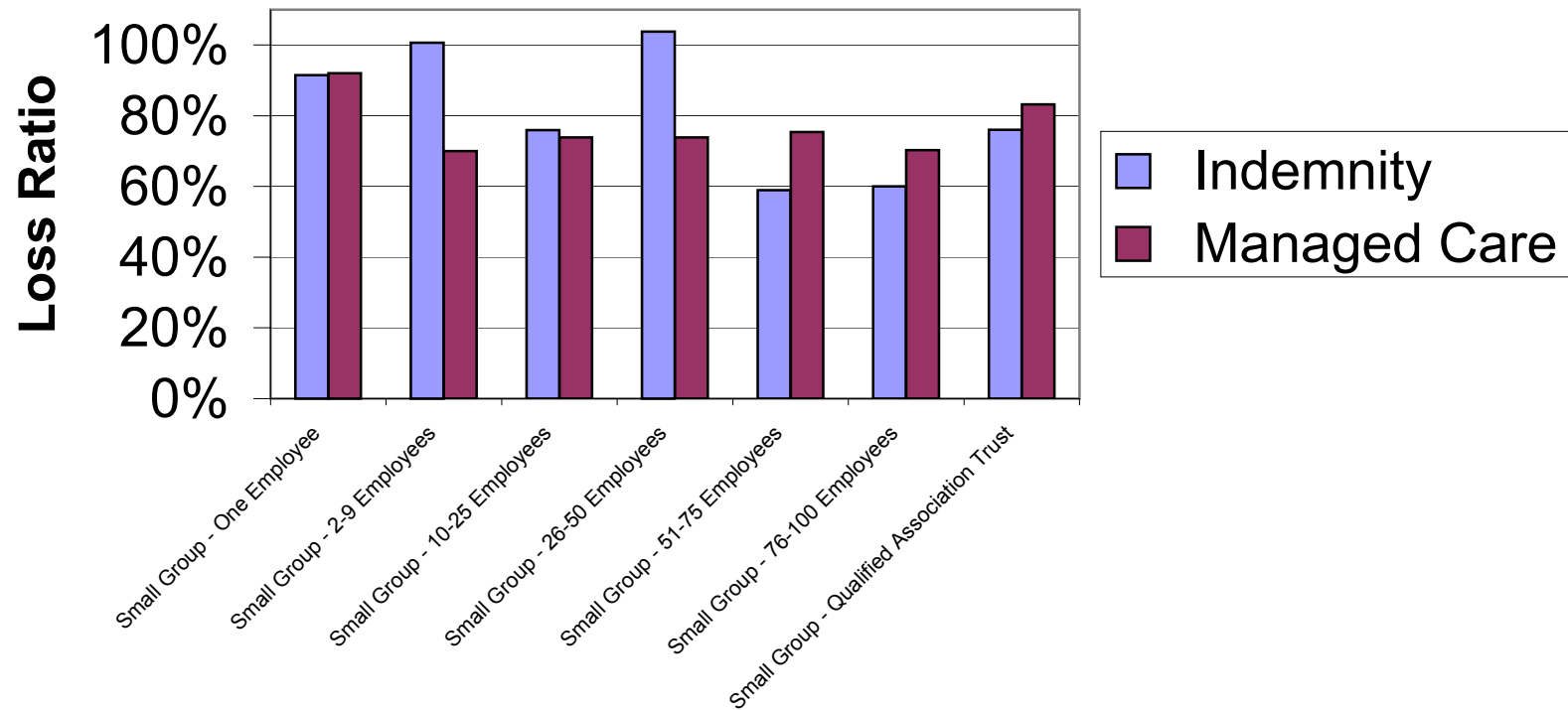
Note: Includes fully insured and self-insured business.

Statewide Market Summary

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Individual	17,831	38,383	25,460	179.38	3%	66%
Group Conversion	869	2,472	3,476	237.08	0%	141%
Small Group - One Employee	22,464	60,139	55,266	223.09	4%	92%
Small Group - 2-9 Employees	58,637	166,055	119,556	235.99	11%	72%
Small Group - 10-25 Employees	46,185	143,148	105,675	258.29	8%	74%
Small Group - 26-50 Employees	33,867	103,179	76,046	253.88	6%	74%
Small Group - 51-75 Employees	13,404	41,725	31,624	259.41	2%	76%
Small Group - 76-100 Employees	5,171	15,040	10,497	242.37	1%	70%
Small Group - Qualified Association Trust	11,992	34,001	28,326	236.27	2%	83%
Large Group	362,346	995,724	928,847	229.00	65%	93%
TOTAL	572,766	1,599,865	1,384,773	232.77	100%	87%

Note: Includes fully insured and self insured business.

Group Market Loss Ratio

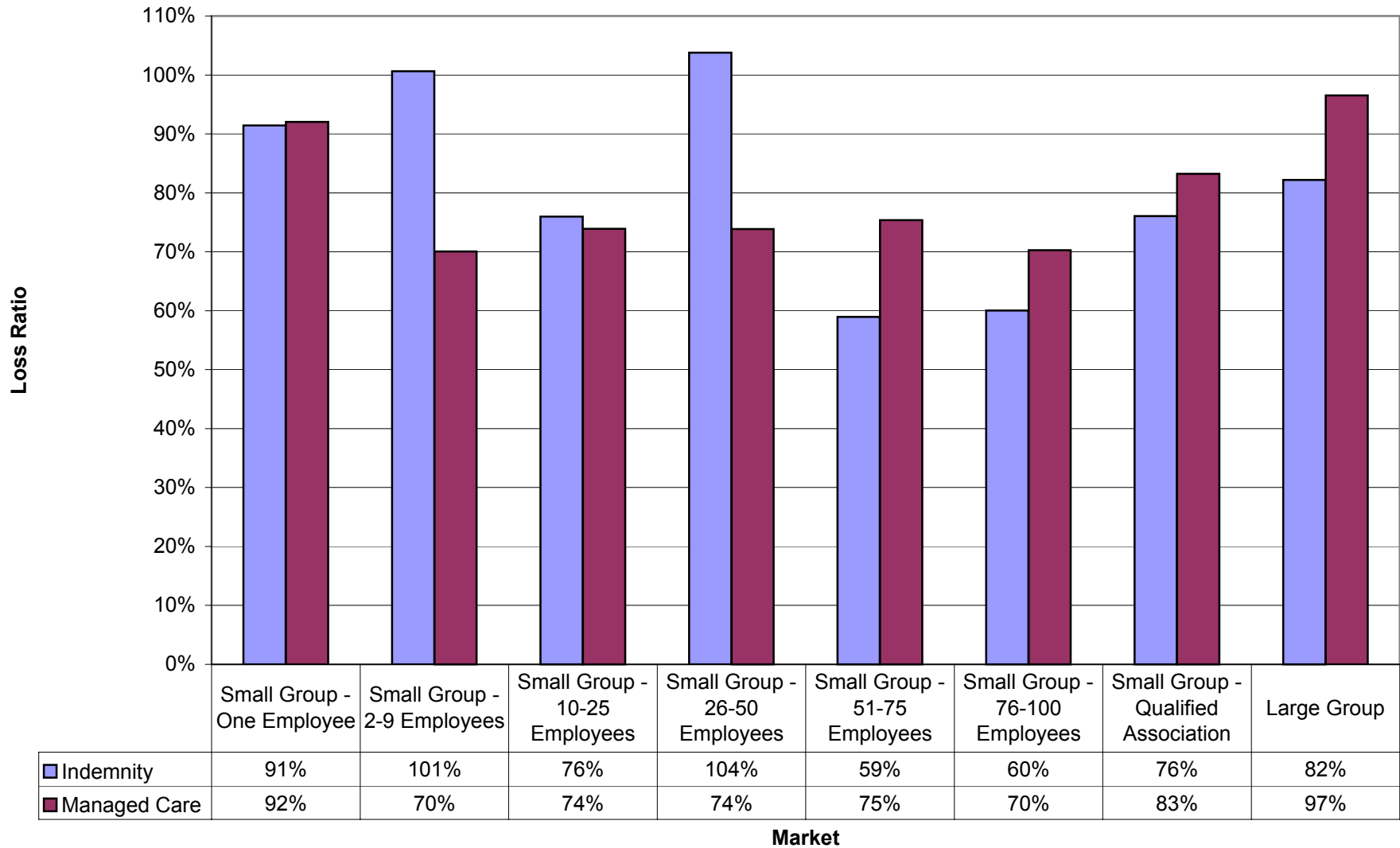


	Small Group - One Employee	Small Group - 2-9 Employees	Small Group - 10-25 Employees	Small Group - 26-50 Employees	Small Group - 51-75 Employees	Small Group - 76-100 Employees	Small Group - Qualified Association Trust	Large Group
Loss Ratios								
Indemnity	91%	101%	76%	104%	59%	60%	76%	82%
Managed Care	92%	70%	74%	74%	75%	70%	83%	97%
Covered Lives								
Indemnity	8,061	2,185	867	307	43	127	437	3,917
Managed Care	14,403	49,408	45,119	33,121	13,062	4,678	11,470	161,324

Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2003

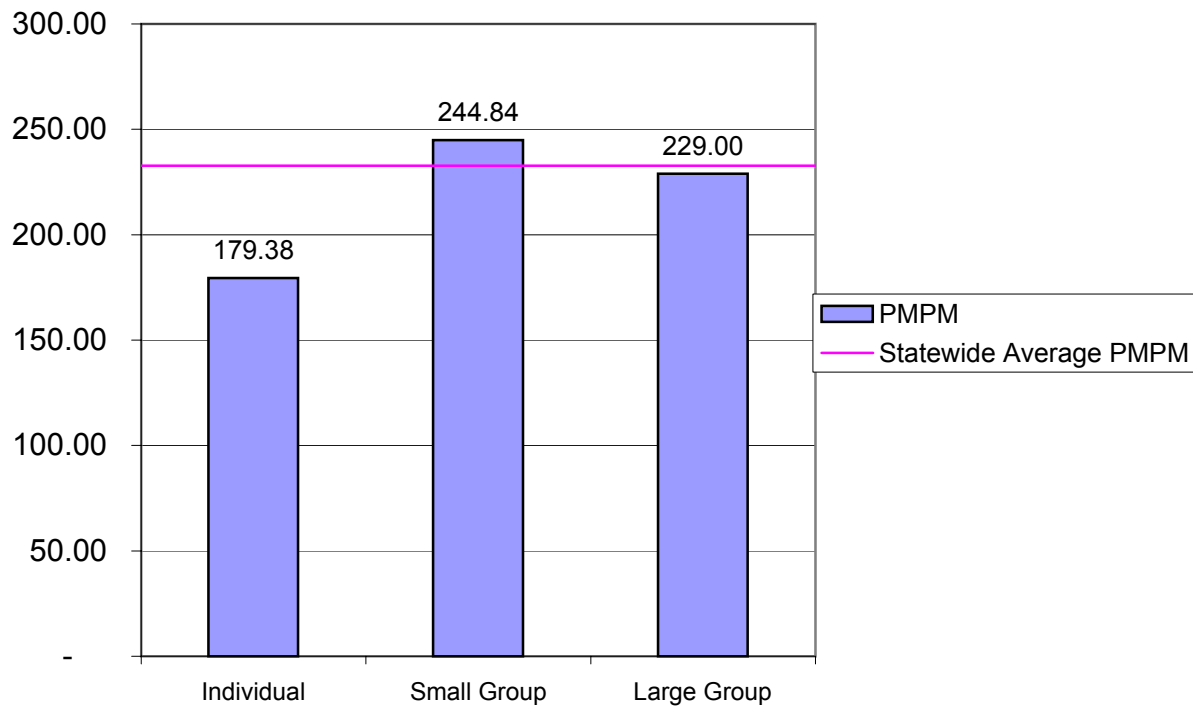
Group Market Loss Ratio



Note: Includes fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2003

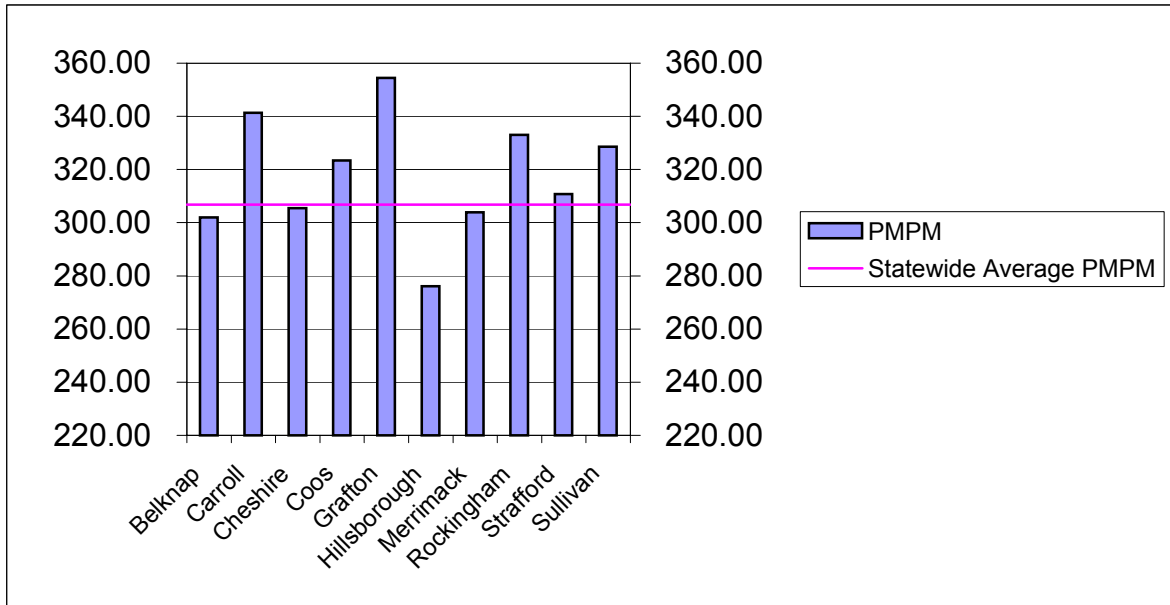
Premiums Per Member Per Month (PMPM) by Market Category



Market	PMPM
Individual	179.38
Small Group	244.84
Large Group	229.00
Statewide Average	232.77

Note: Includes fully insured and self-insured business.

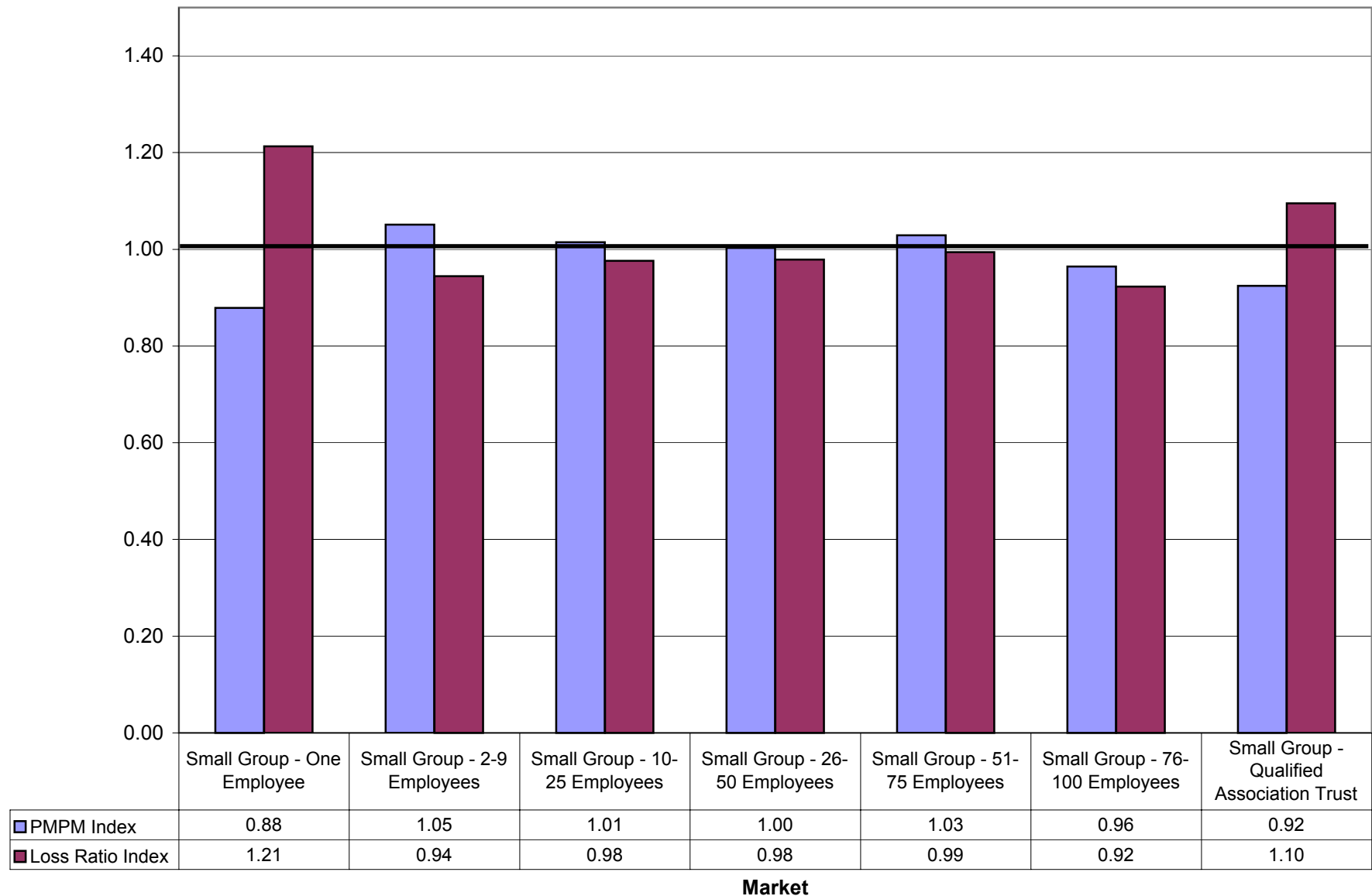
Premium Per Member Per Month (PMPM) Small Group by Geographic Area



County	PMPM
Belknap	301.95
Carroll	341.34
Cheshire	305.50
Coos	323.44
Grafton	354.46
Hillsborough	276.15
Merrimack	303.87
Rockingham	333.00
Strafford	310.80
Sullivan	328.55
Average	306.84

Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.
Excludes unknown counties.

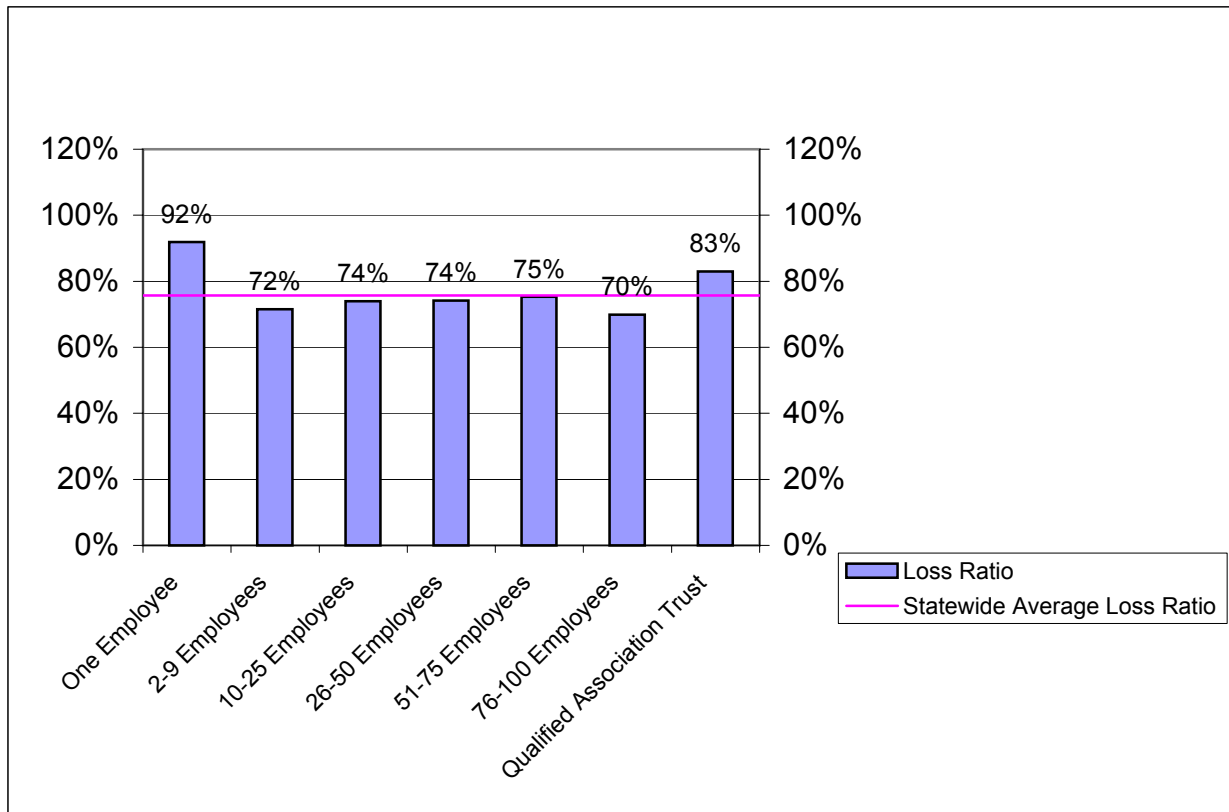
PMPM and Loss Ratio Indices Relative to State Average by Small Group Market



Note: Includes fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2003

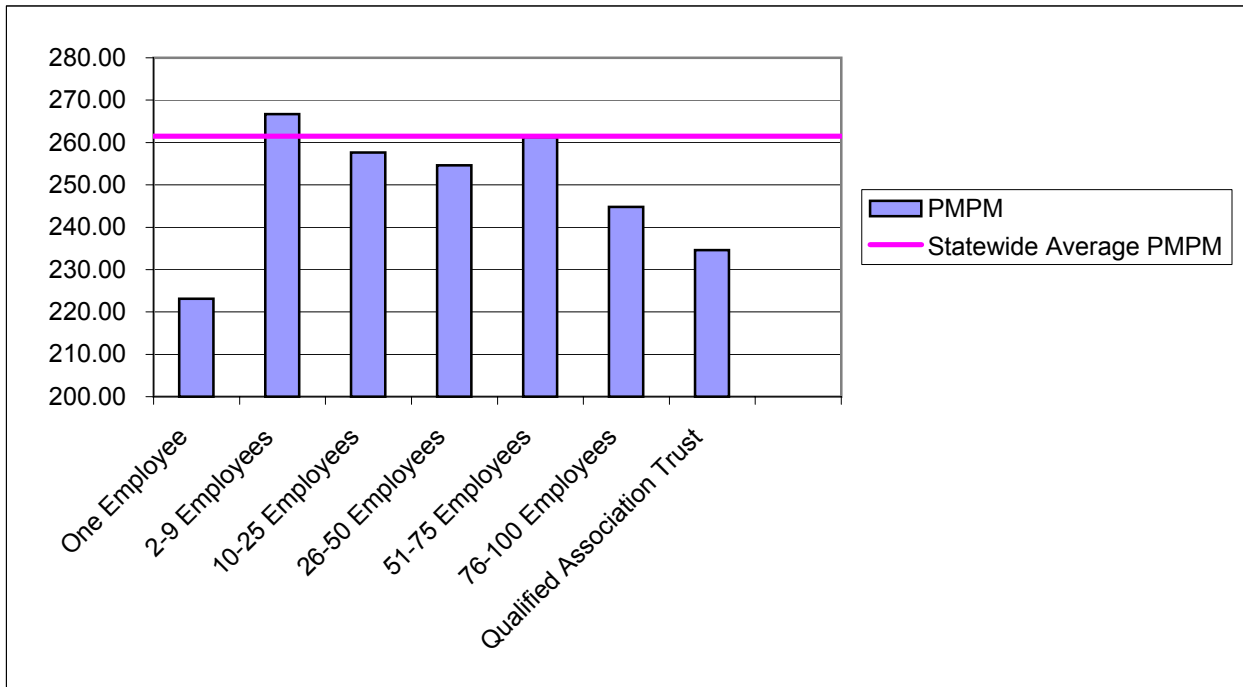
Statewide Distribution of Loss Ratios by Small Group Market



	Loss Ratio
One Employee	92%
2-9 Employees	72%
10-25 Employees	74%
26-50 Employees	74%
51-75 Employees	75%
76-100 Employees	70%
Qualified Association Trust	83%
Statewide Average	76%

Note: Includes fully insured business only.

Premium Per Member Per Month (PMPM) Small Group by Group Size



	PMPM
One Employee	223.09
2-9 Employees	266.74
10-25 Employees	257.60
26-50 Employees	254.63
51-75 Employees	261.24
76-100 Employees	244.78
Qualified Association Trust	234.62
Statewide Average	253.83

Note: Includes fully insured business only.

Loss Ratios by Area All Group

This chart has been withheld because of data quality issues with the following submissions:

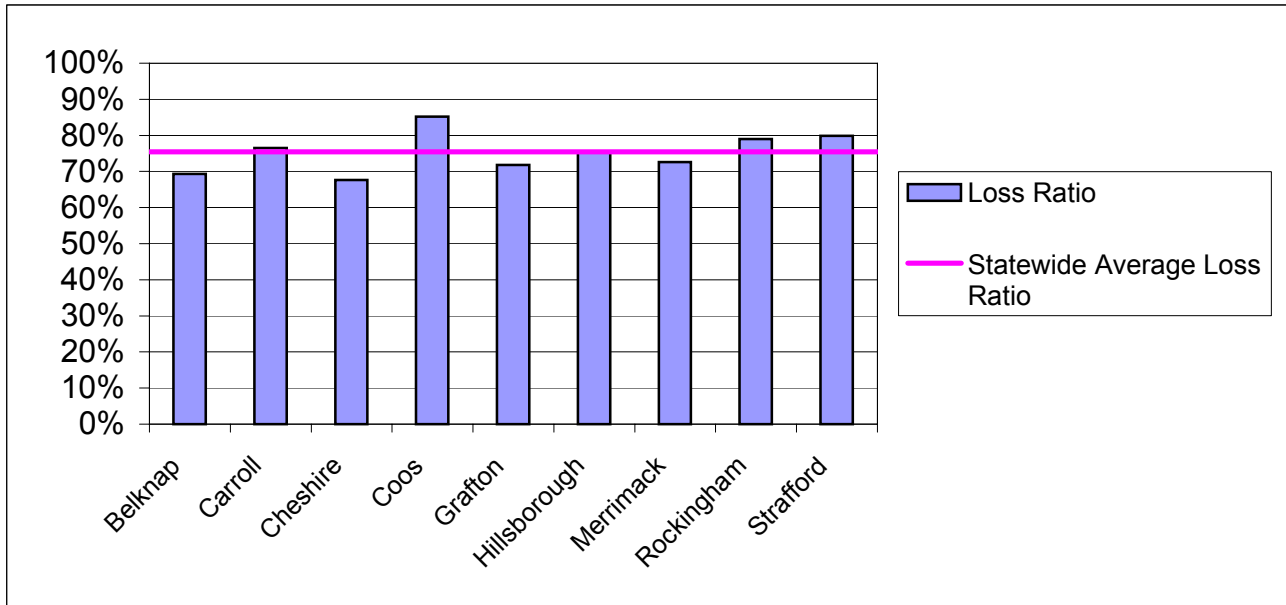
**CIGNA Healthcare of NH, Inc.
Connecticut General Life Insurance Co.**

Loss Ratios by Area Large Group

This chart has been withheld because of data quality issues with the following submissions:

**CIGNA Healthcare of NH, Inc.
Connecticut General Life Insurance Co.**

Loss Ratios by Area Small Group



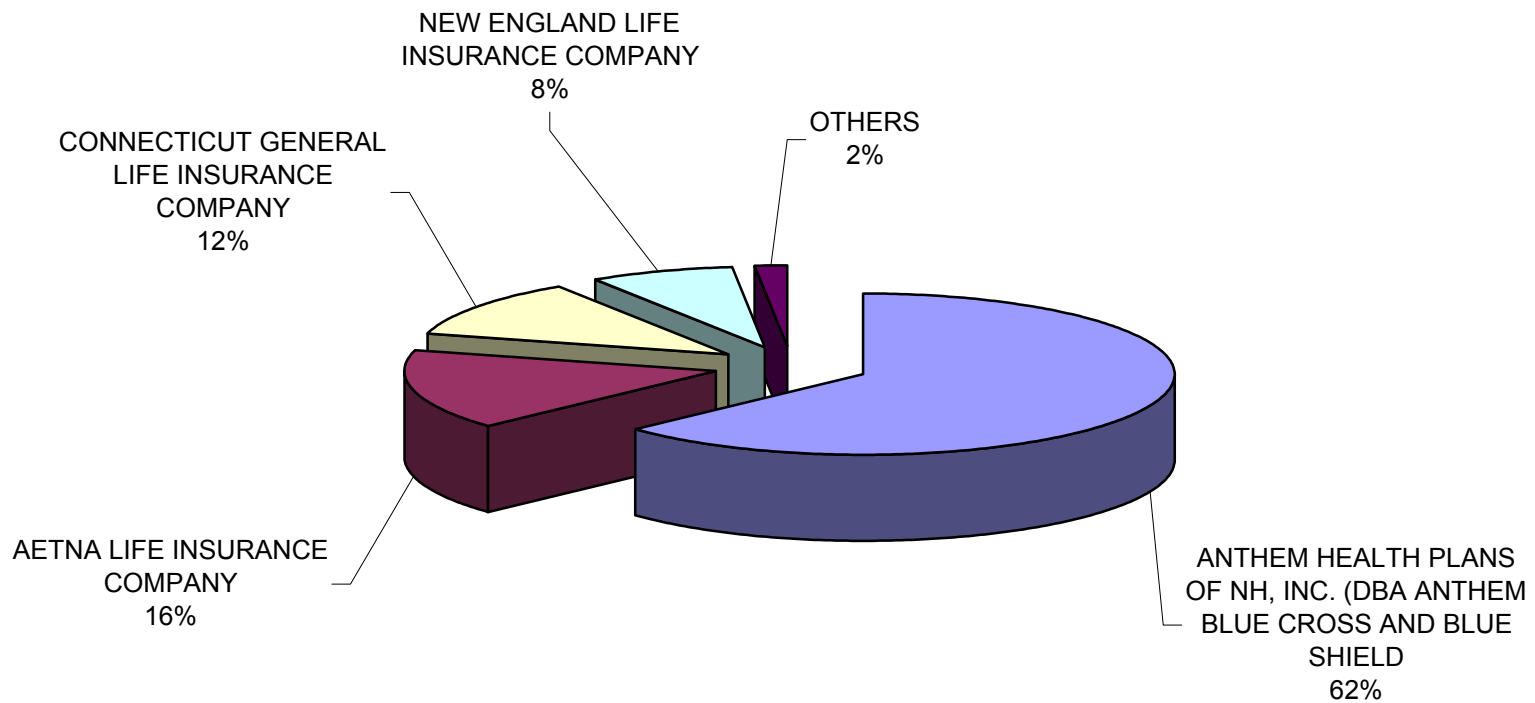
County	Loss Ratio
Belknap	69%
Carroll	77%
Cheshire	68%
Coos	85%
Grafton	72%
Hillsborough	75%
Merrimack	73%
Rockingham	79%
Strafford	80%
Sullivan	73%
Statewide Average	75%

Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.
Excludes unknown counties.

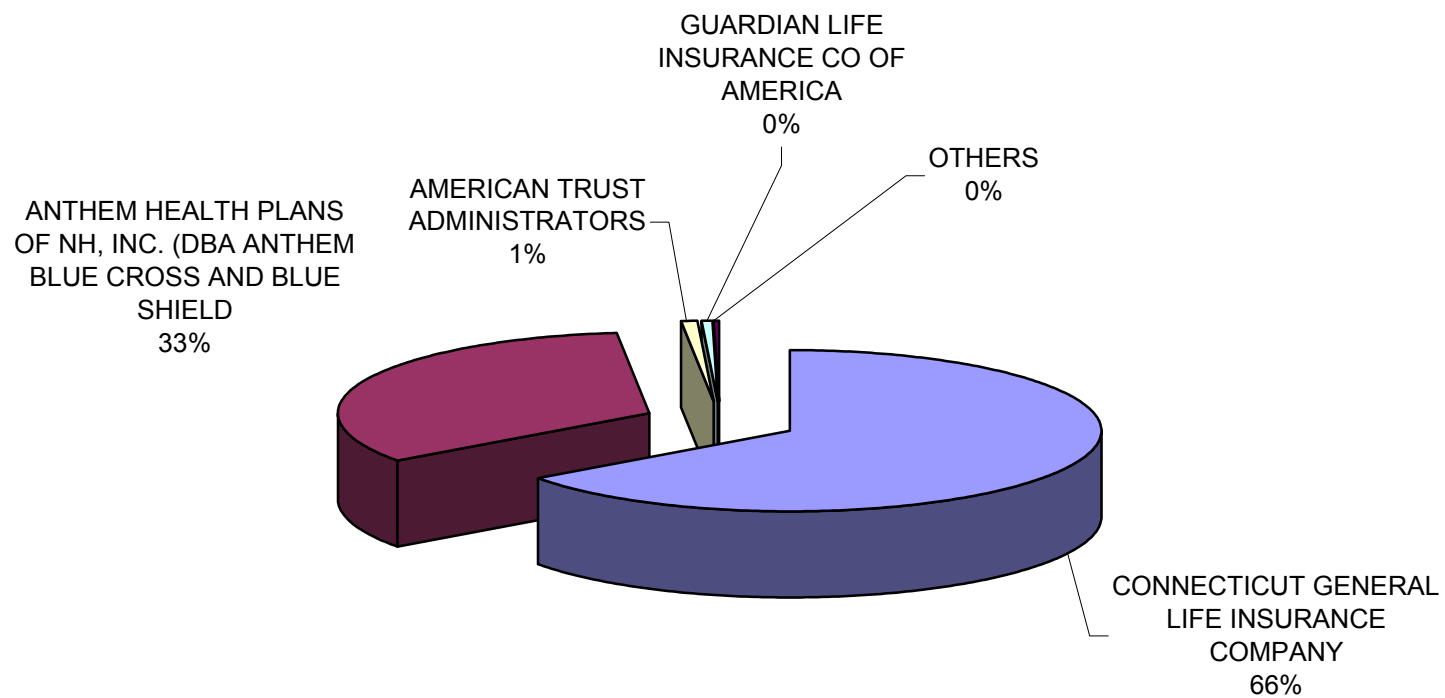
Statewide Distribution by Type of Coverage

CoName	ASO	ASW	IND	MCP	STL	TOTAL
AETNA LIFE INSURANCE COMPANY	17,894		464	2,664		21,022
ALLMERICA FINANCIAL LIFE INSURANCE & ANNUITY COMPANY			1			1
AMERICAN REPUBLIC INSURANCE COMPANY			3,469	601		4,070
AMERICAN TRUST ADMINISTRATORS		788				788
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	69,615	31,661	7,544	27,150		135,970
AVEMCO INSURANCE COMPANY					7,231	7,231
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.				71,879		71,879
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	12,953	61,866	1,040	11,810		87,669
FIDELITY SECURITY LIFE INSURANCE COMPANY					2,053	2,053
GE GROUP LIFE ASSURANCE COMPANY			3		1,692	1,695
GOLDEN RULE INSURANCE COMPANY			1,074			1,074
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1,705		2	531		2,238
GUARDIAN LIFE INSURANCE CO OF AMERICA		417	162	1,146		1,725
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.		172		36,027		36,199
JOHN ALDEN LIFE INSURANCE COMPANY			137	757		894
MATTHEW THORNTON HEALTH PLAN INC				189,790		189,790
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE			8,040	81		8,121
METROPOLITAN LIFE INSURANCE COMPANY				4		4
NEW ENGLAND LIFE INSURANCE COMPANY	8,303					8,303
PRUDENTIAL INSURANCE COMPANY OF AMERICA			150			150
RELIASTAR LIFE INSURANCE COMPANY					13,706	13,706
SECURITY-CONNECTICUT LIFE INSURANCE COMPANY					400	400
SYMETRA LIFE INSURANCE COMPANY					91,162	91,162
TIME INSURANCE COMPANY			62	650		712
TOTAL HEALTH PLAN, INC.		78				78
TRUSTMARK INSURANCE COMPANY		85	23	8	352	468
UNION SECURITY INSURANCE COMPANY			13	1		14
UNITED HEALTHCARE INSURANCE COMPANY				1,828		1,828
WORLD INSURANCE COMPANY			118			118
TOTAL	110,470	95,067	22,302	344,927	116,596	689,362

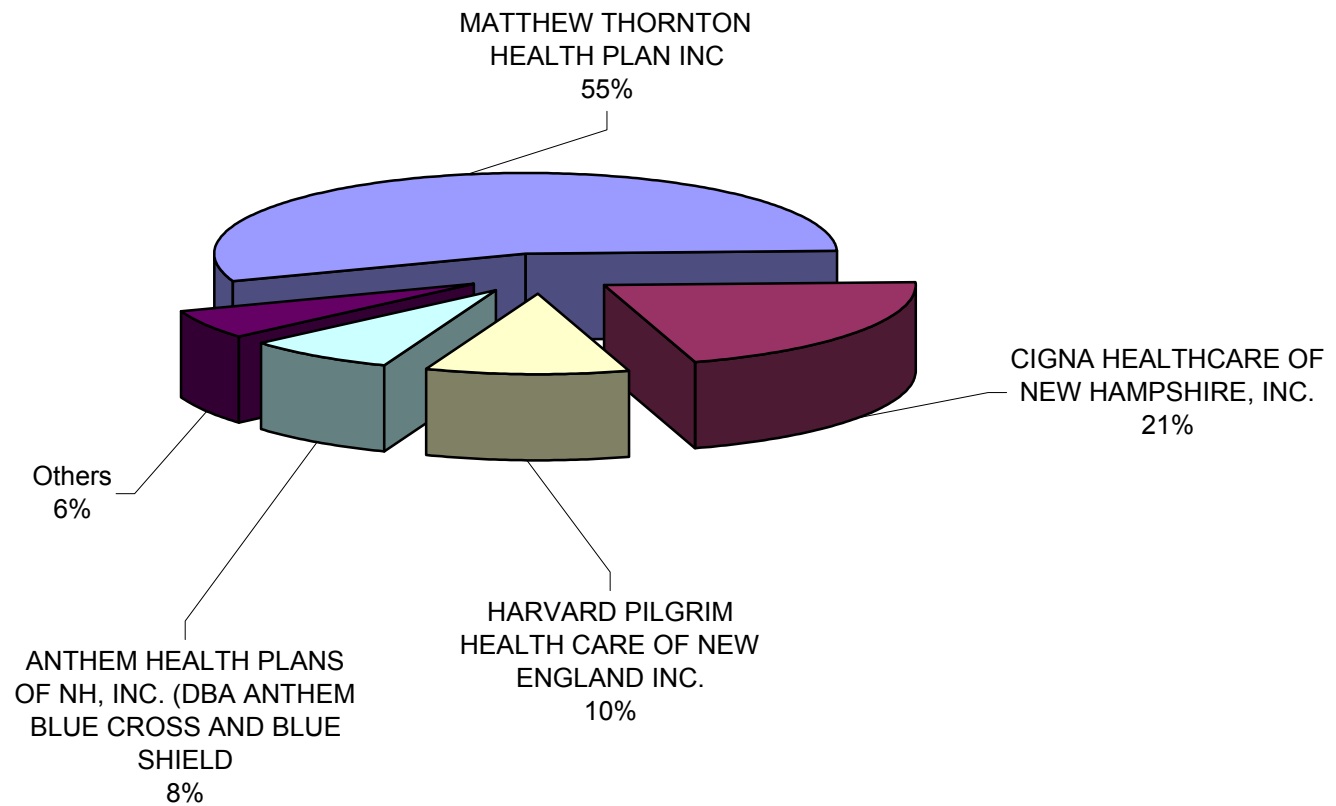
**Statewide Distribution
Administrative Services Only without Stop Loss**



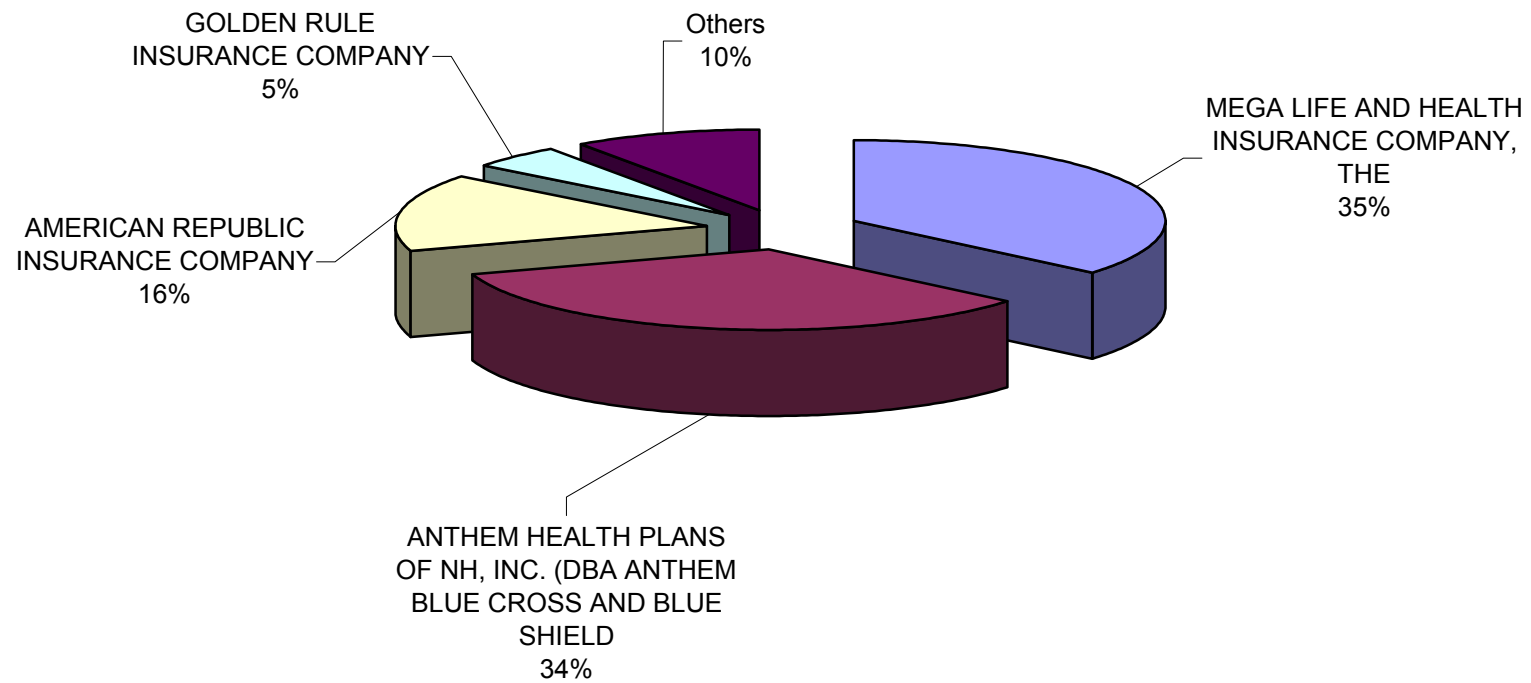
Statewide Distribution Administrative Services Only with Stop Loss



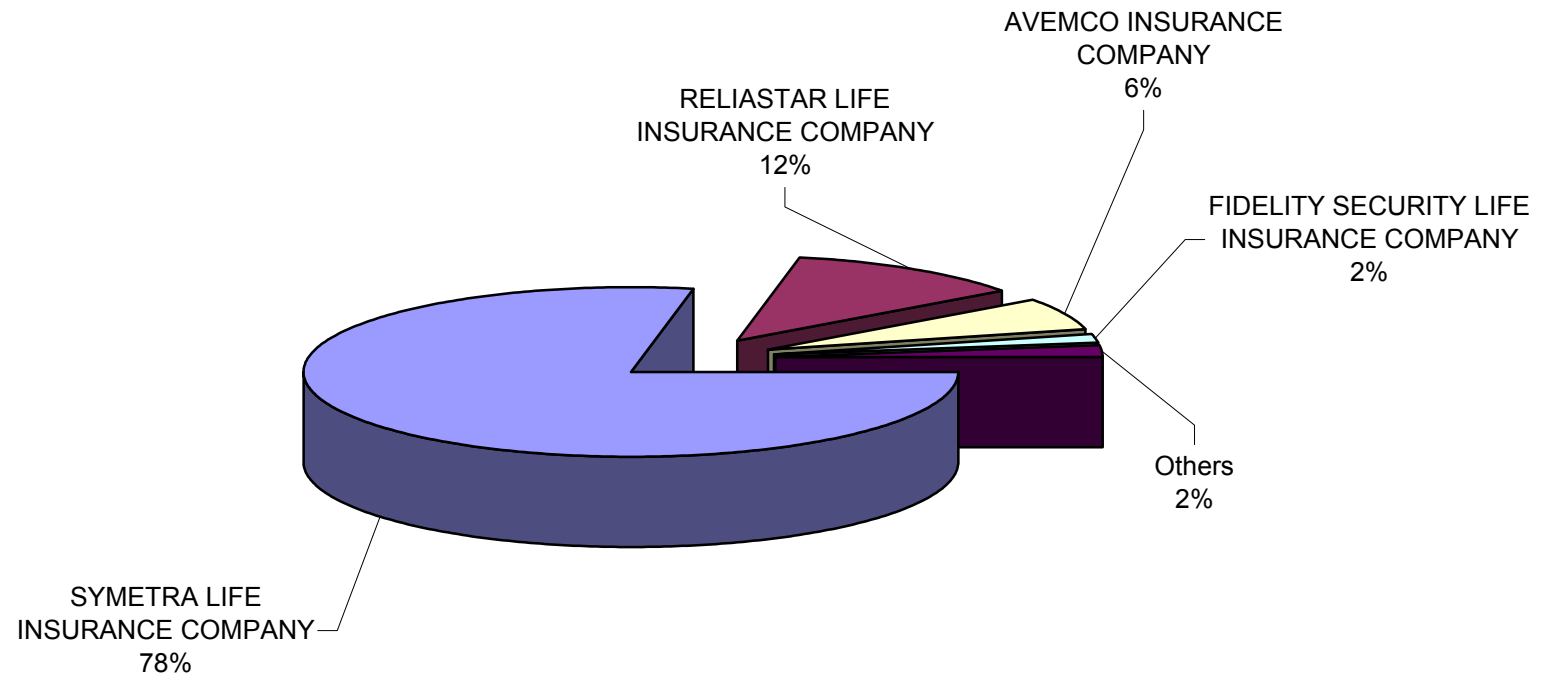
Statewide Distribution Managed Care



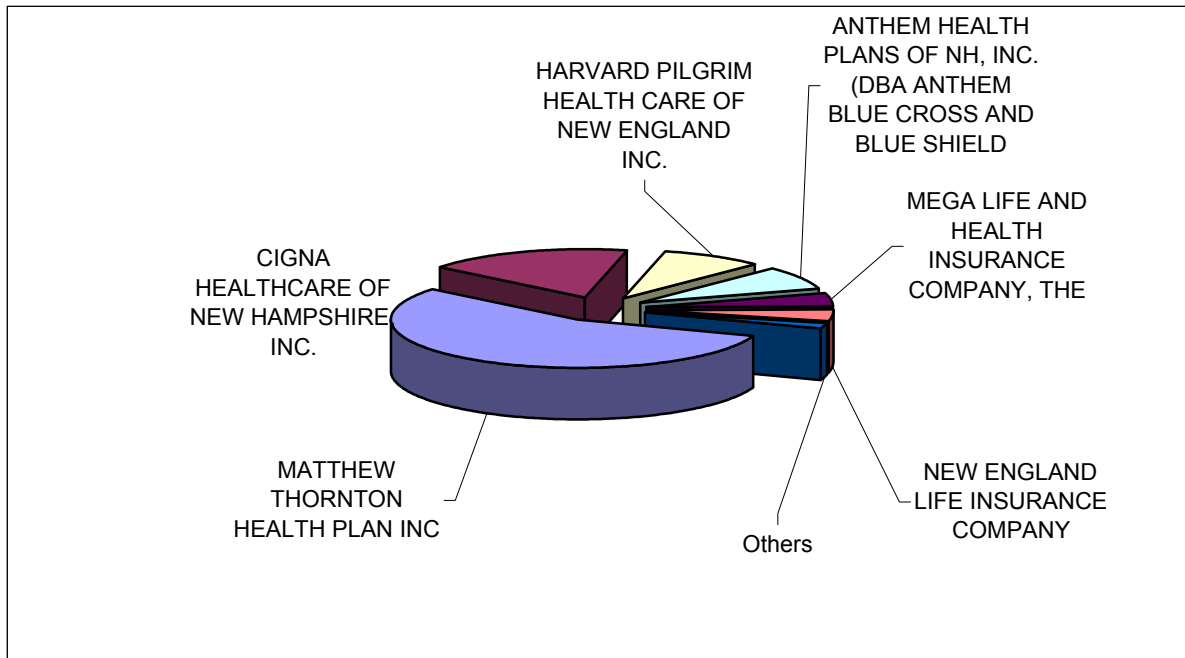
Statewide Distribution Indemnity



Statewide Distribution Stop Loss



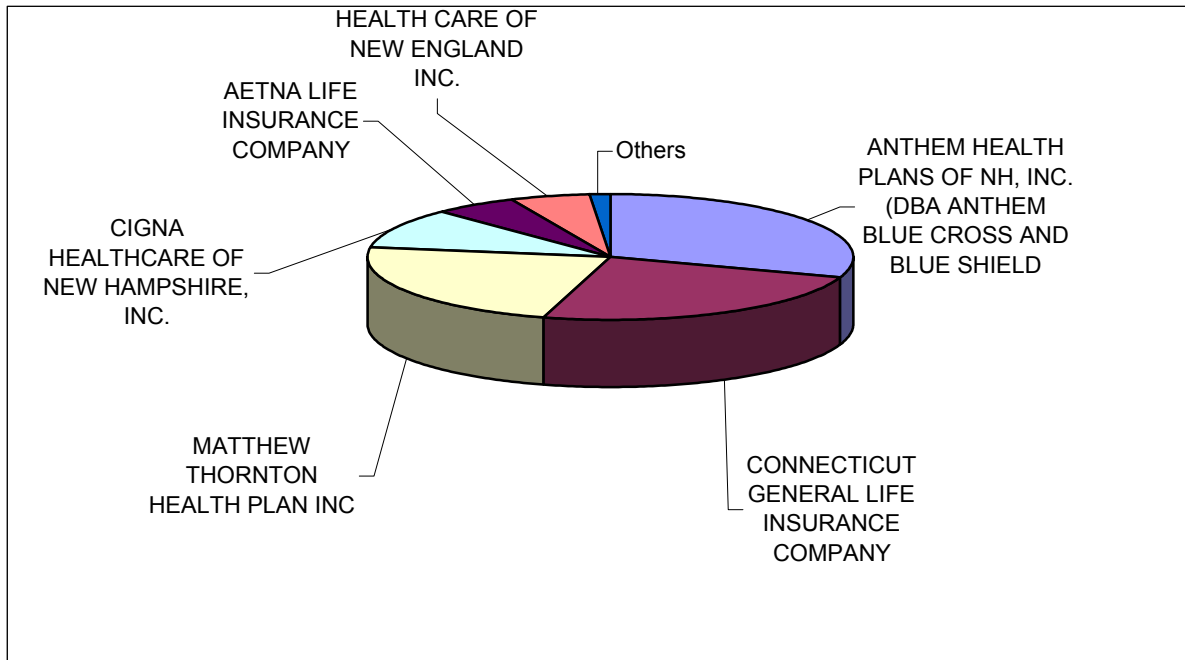
Statewide Market Share by Company Small Group



Carrier	Covered Lives	Market Share
MATTHEW THORNTON HEALTH PLAN INC	106,091	55%
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	34,124	18%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	16,750	9%
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	15,303	8%
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	8,121	4%
NEW ENGLAND LIFE INSURANCE COMPANY	7,559	4%
Others	3,772	2%
TOTAL	191,720	100%

Note: Includes fully insured and self-funded business.

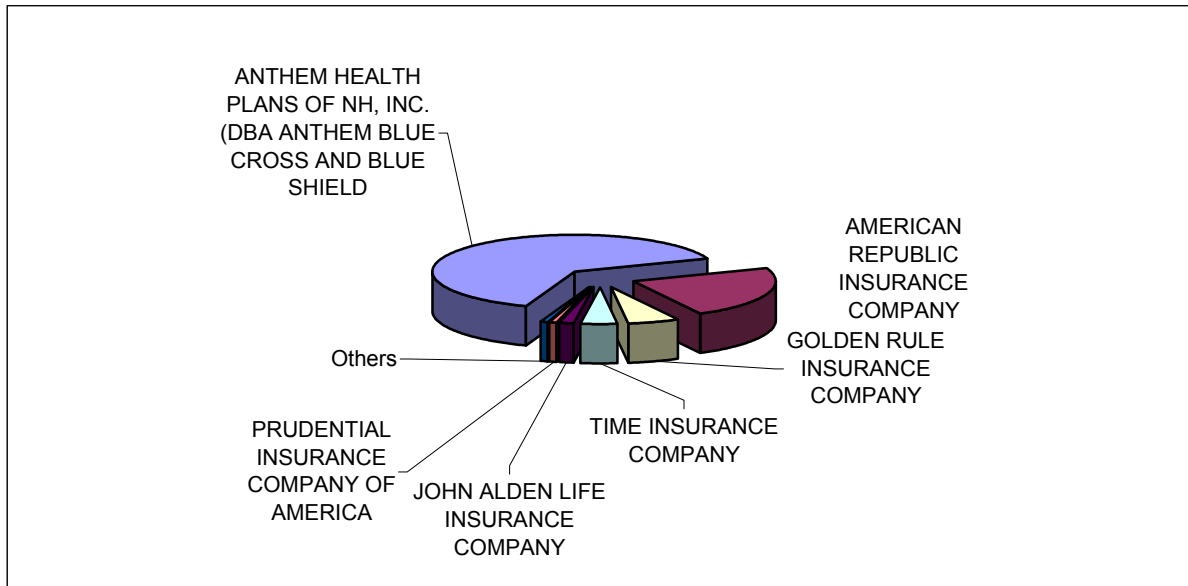
Statewide Market Share by Company Large Group



Carrier	Covered Lives	Market Share
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	109,284	30%
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	87,669	24%
MATTHEW THORNTON HEALTH PLAN INC	83,699	23%
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	37,419	10%
AETNA LIFE INSURANCE COMPANY	20,282	6%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	19,101	5%
Others	4,892	1%
TOTAL	362,346	100%

Note: Includes fully insured and self-funded business.

Statewide Market Share by Company Individual



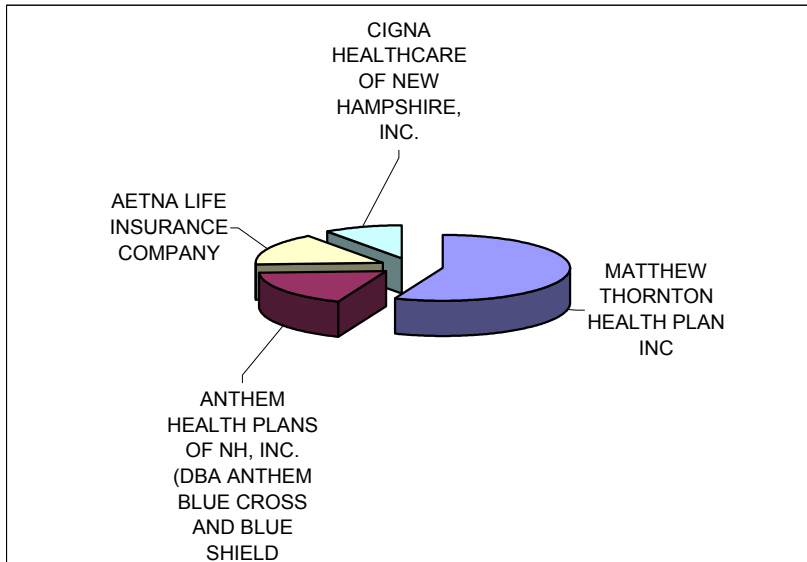
Carrier	Covered Lives	Market Share
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	11,362	64%
AMERICAN REPUBLIC INSURANCE COMPANY	4,070	23%
GOLDEN RULE INSURANCE COMPANY	1,074	6%
TIME INSURANCE COMPANY	712	4%
JOHN ALDEN LIFE INSURANCE COMPANY	321	2%
PRUDENTIAL INSURANCE COMPANY OF AMERICA	150	1%
Others	142	1%
TOTAL	17,831	100%

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Belknap County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	2,874
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	922
AETNA LIFE INSURANCE COMPANY	810
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	519
TOTAL	5,125

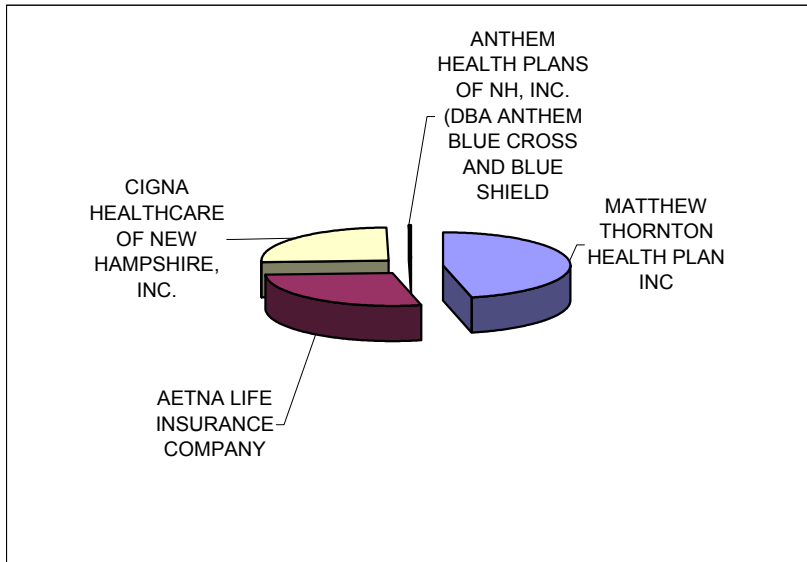


Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Carroll County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	1,053
AETNA LIFE INSURANCE COMPANY	632
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	582
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	4
TOTAL	2,271

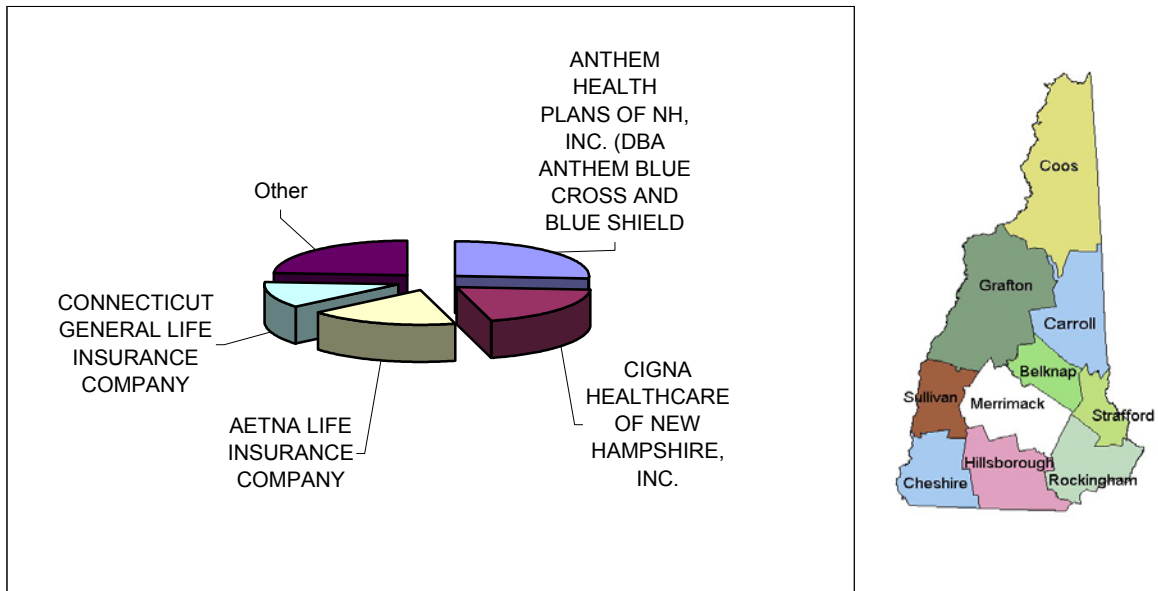


Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Cheshire County



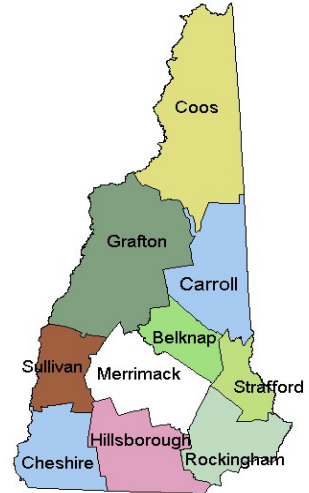
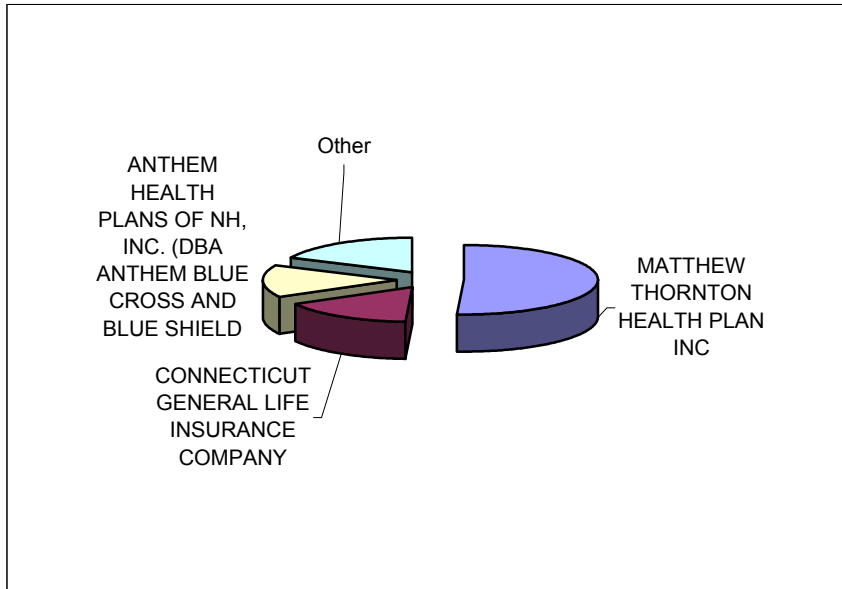
Carrier	Covered Lives
ANthem HEALTH PLANS OF NH, INC. (DBA ANthem BLUE CROSS AND BLUE SHIELD)	1,466
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	1,107
AETNA LIFE INSURANCE COMPANY	1,006
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	680
Other	1,341
TOTAL	5,600

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Coos County



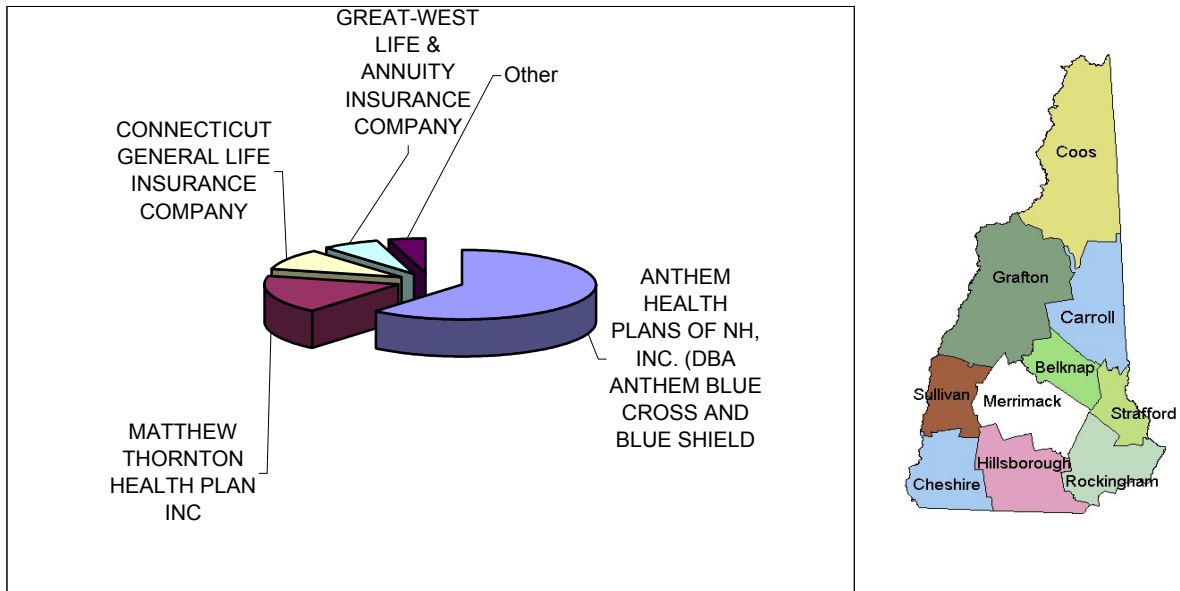
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	1,507
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	477
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	444
Other	534
TOTAL	2,962

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Grafton County



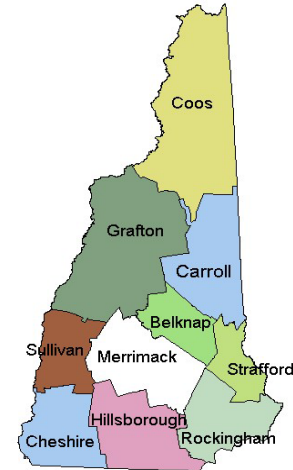
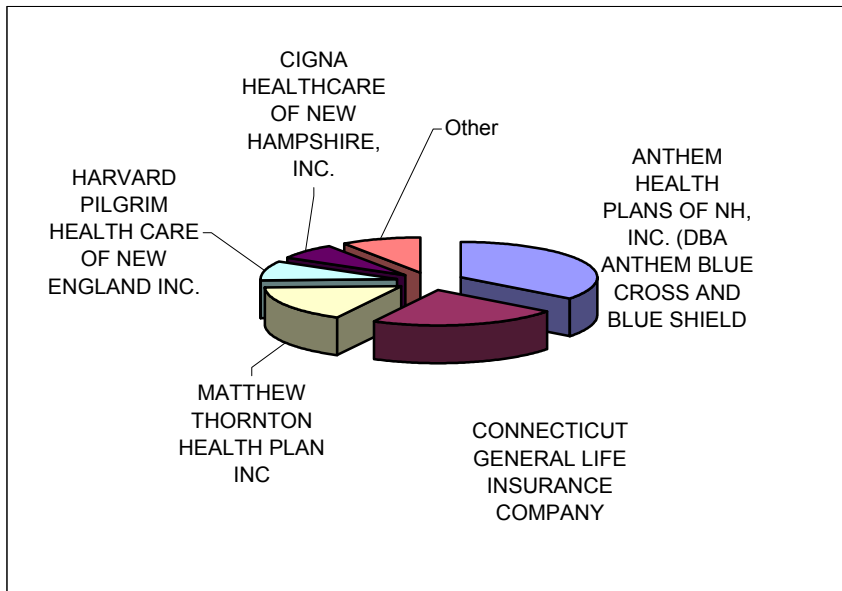
Carrier	Covered Lives
ANthem HEALTH PLANS OF NH, INC. (DBA ANthem BLUE CROSS AND BLUE SHIELD)	14,917
MATTHEW THORNTON HEALTH PLAN INC	4,393
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	2,361
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1,705
Other	1,075
TOTAL	24,451

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Hillsborough County



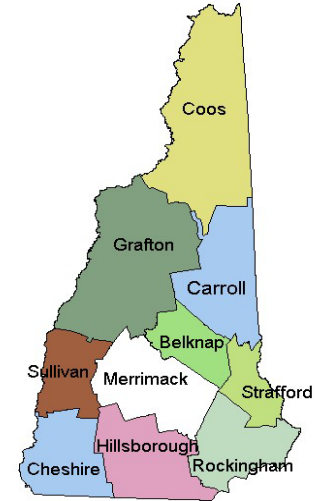
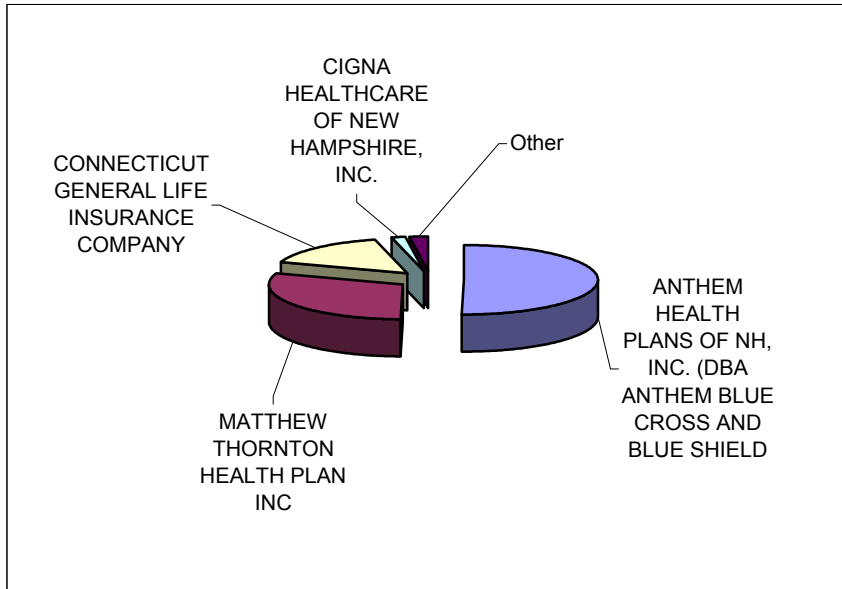
Carrier	Covered Lives
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	35,209
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	22,755
MATTHEW THORNTON HEALTH PLAN INC	16,539
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	9,017
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	7,090
Other	9,476
TOTAL	100,086

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Merrimack County



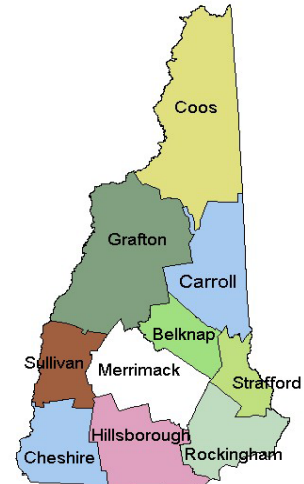
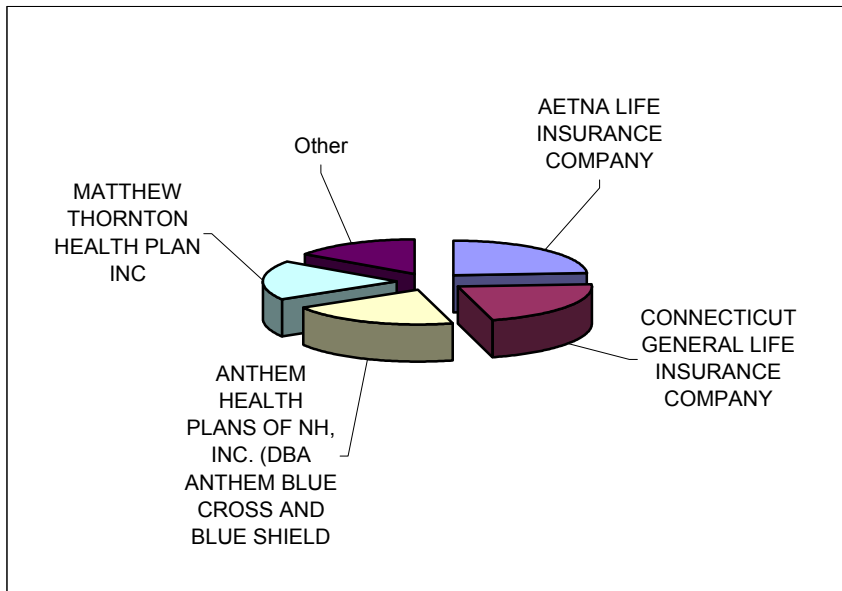
Carrier	Covered Lives
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	58,056
MATTHEW THORNTON HEALTH PLAN INC	34,610
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	18,199
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,186
Other	2,415
TOTAL	115,466

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Rockingham County



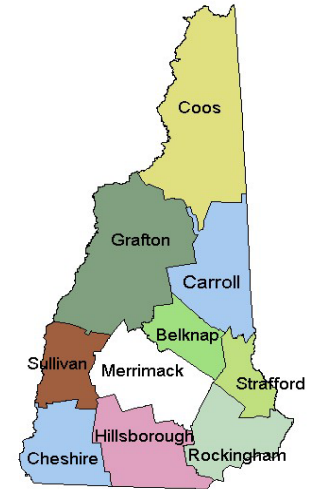
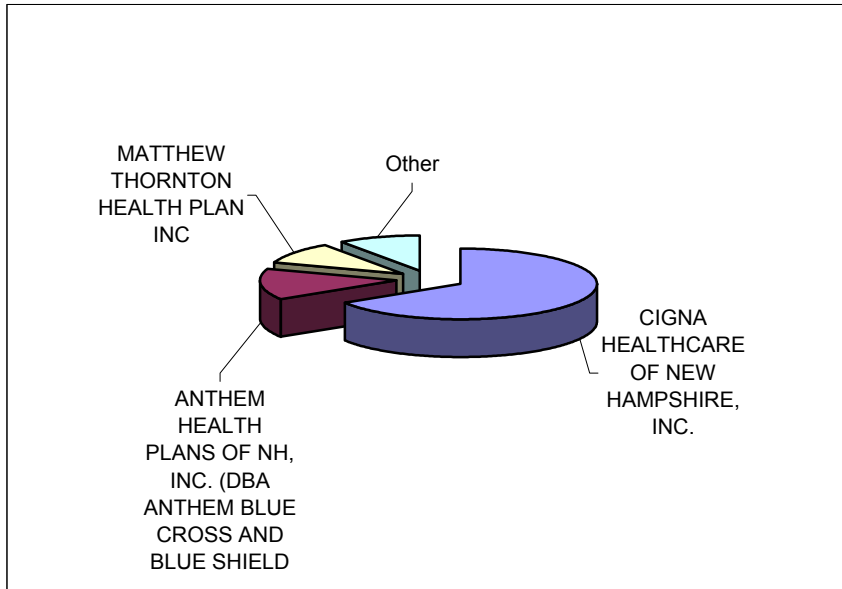
Carrier	Covered Lives
AETNA LIFE INSURANCE COMPANY	5,724
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	5,214
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	4,878
MATTHEW THORNTON HEALTH PLAN INC	4,377
Other	3,651
TOTAL	23,844

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Strafford County



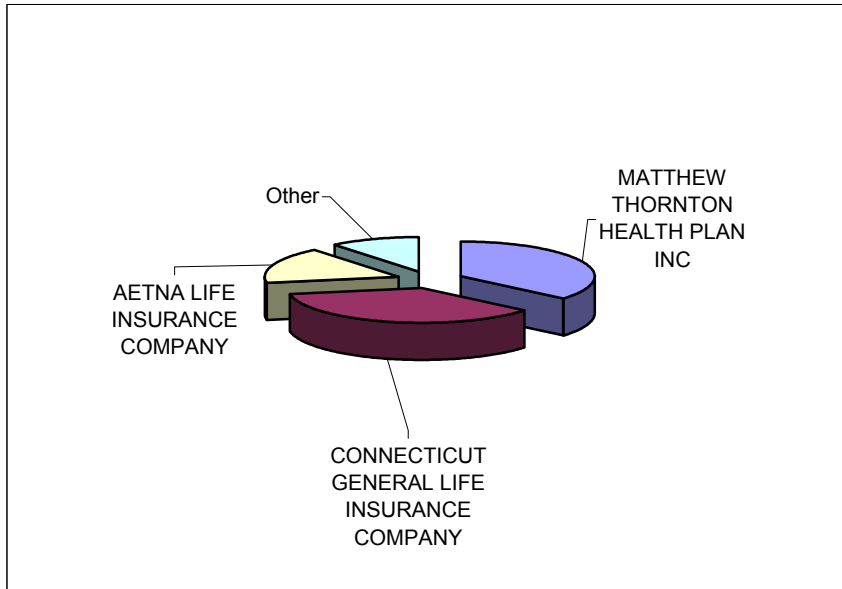
Carrier	Covered Lives
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	10,199
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	2,199
MATTHEW THORNTON HEALTH PLAN INC	1,543
Other	1,487
TOTAL	15,428

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Sullivan County



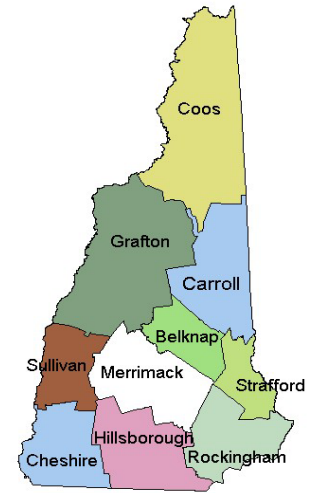
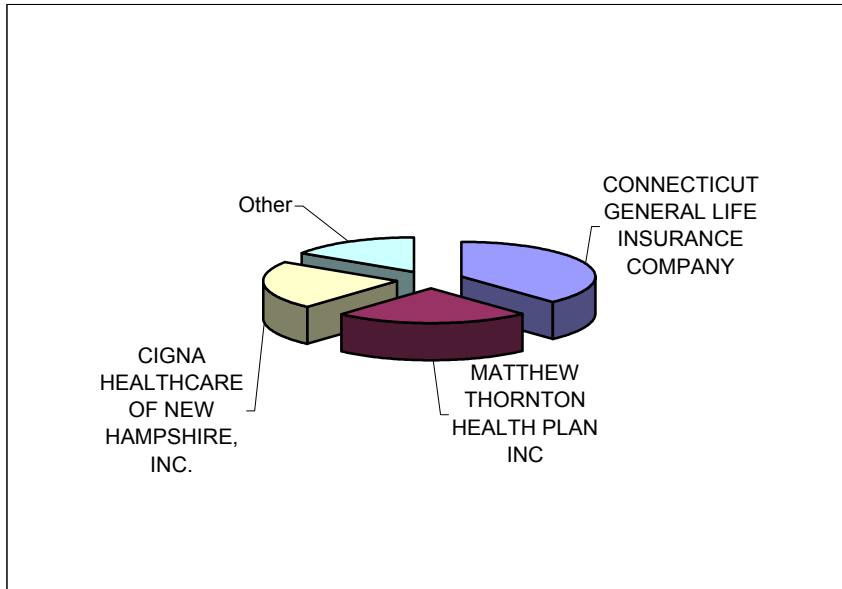
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	993
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	990
AETNA LIFE INSURANCE COMPANY	460
Other	298
TOTAL	2,741

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group

Unknown County



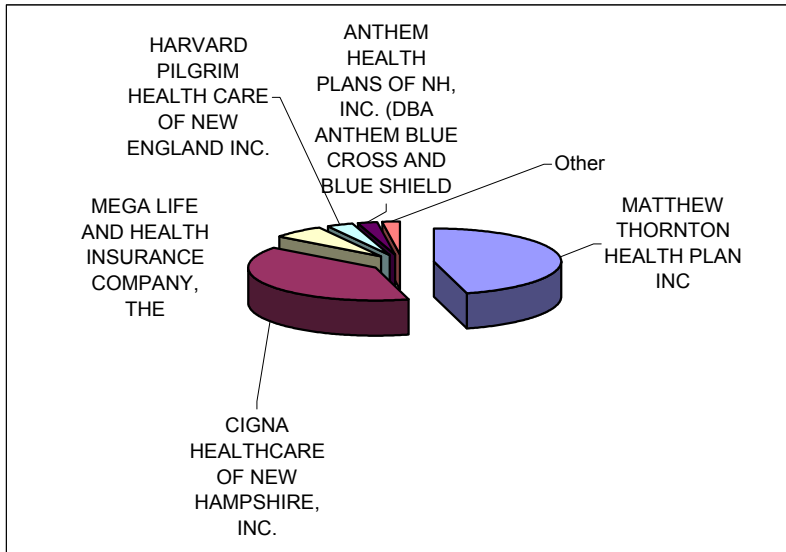
Carrier	Covered Lives
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	24,539
MATTHEW THORNTON HEALTH PLAN INC	15,153
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	14,435
Other	10,245
TOTAL	64,372

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

Belknap County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	3,312
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,865
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	480
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	247
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	170
Other	165
TOTAL	7,239

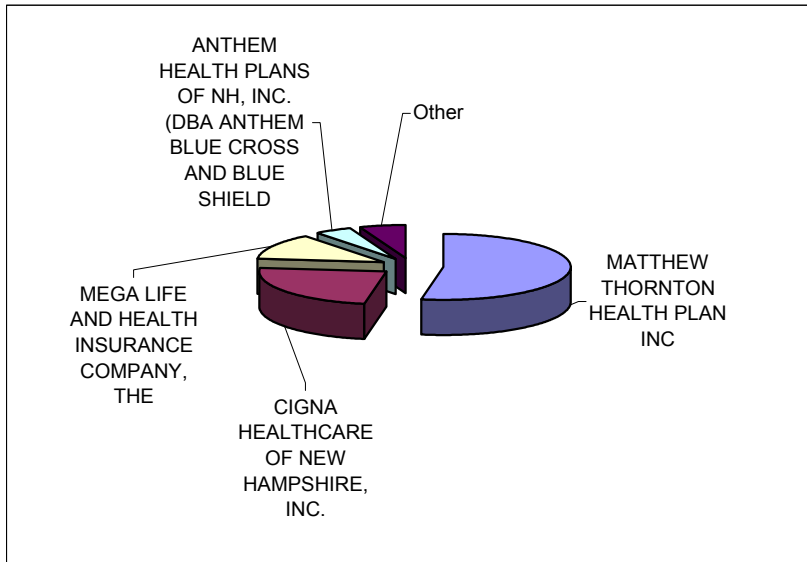
Note: Includes fully insured and self-insured business.



Statewide Market Share by Company

Small Group

Carroll County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	2,719
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	1,232
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	660
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	244
Other	301
TOTAL	5,156

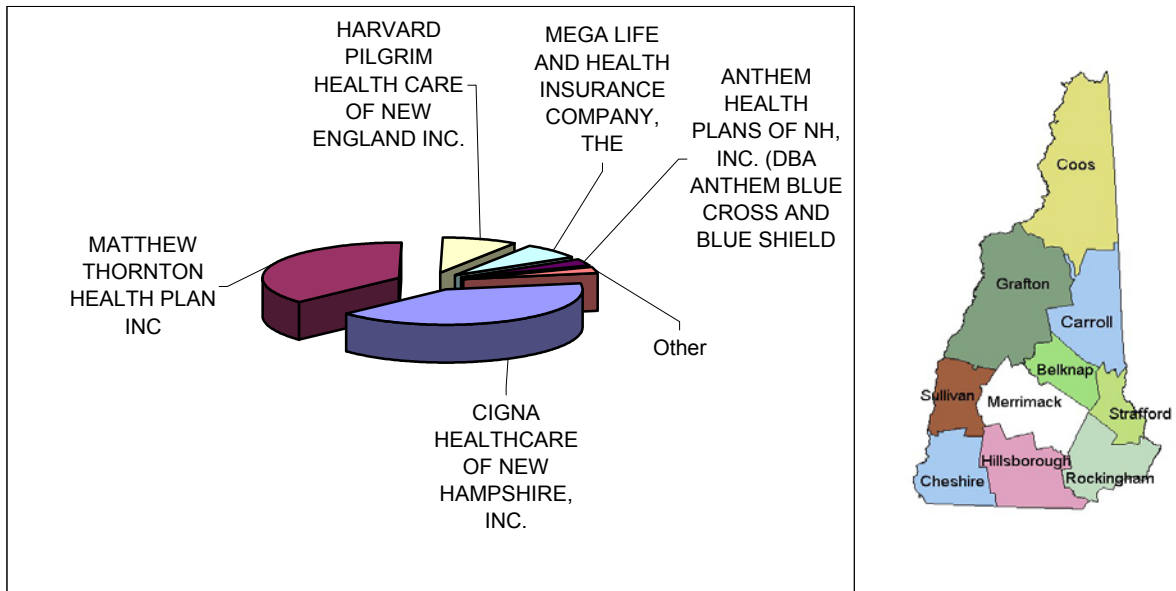
Note: Includes fully insured and self-insured business.



Statewide Market Share by Company

Small Group

Cheshire County

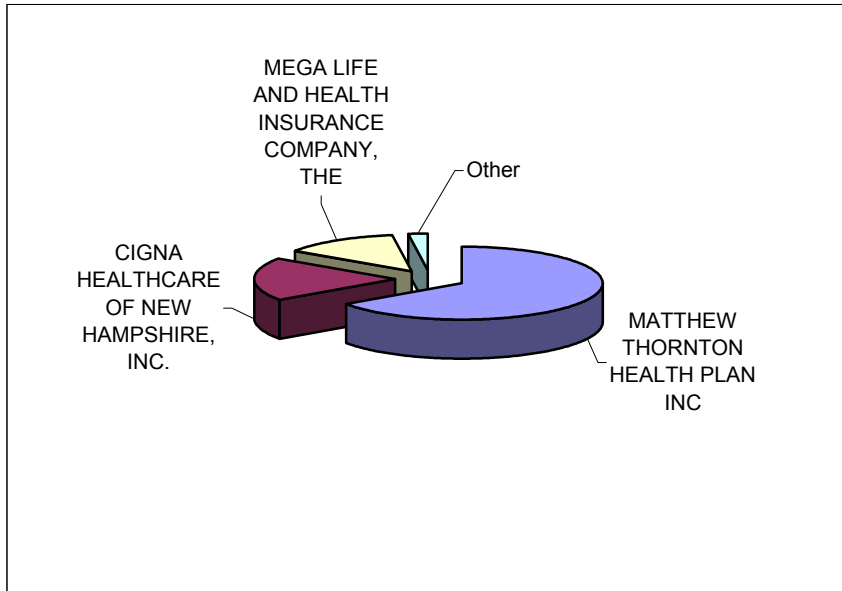


Carrier	Covered Lives
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,844
MATTHEW THORNTON HEALTH PLAN INC	2,585
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	621
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	516
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	214
Other	184
TOTAL	6,964

Statewide Market Share by Company

Small Group

Coos County



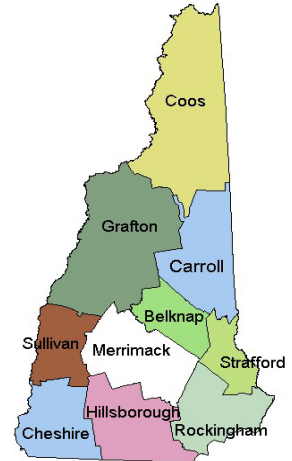
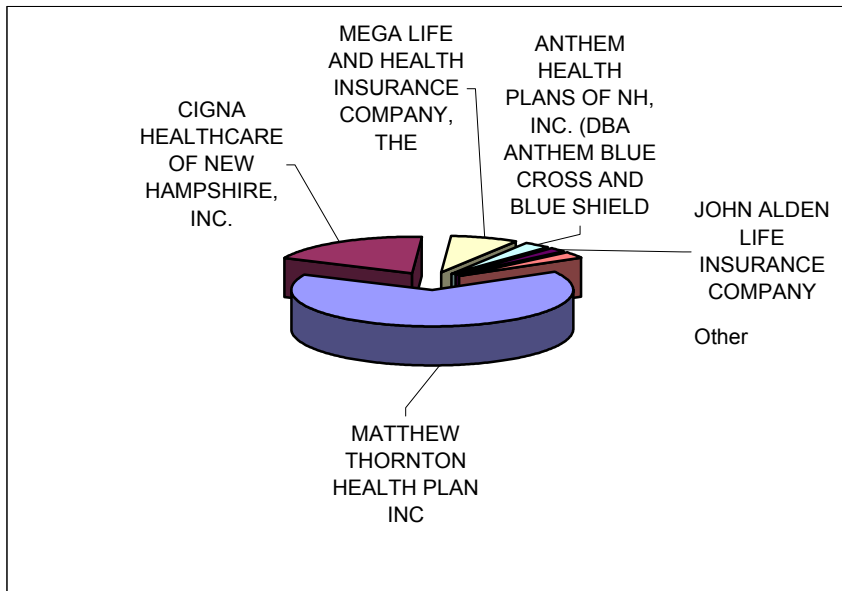
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	1,460
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	433
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	300
Other	48
TOTAL	2,241

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

Grafton County



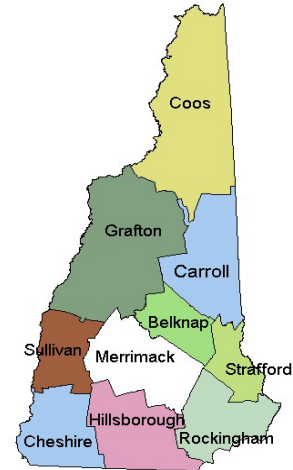
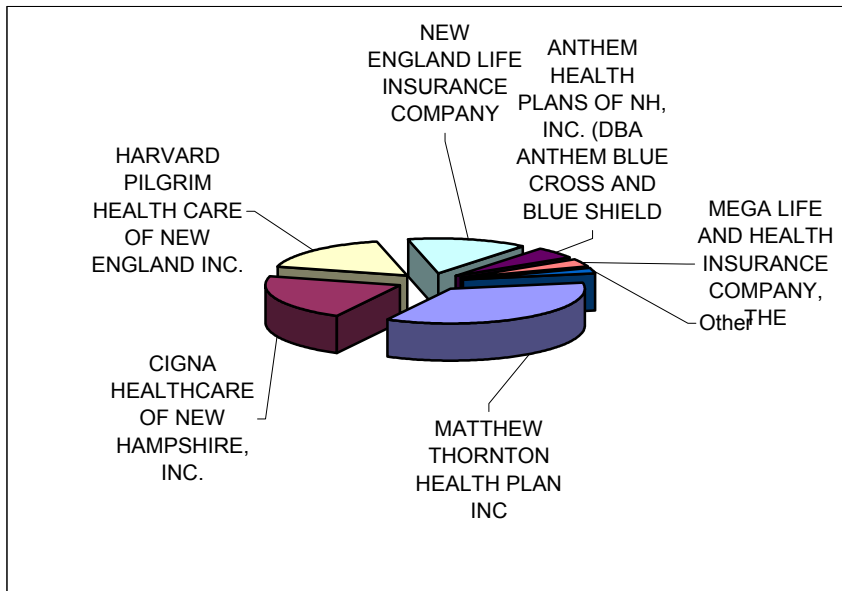
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	4,866
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	1,422
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	588
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	227
JOHN ALDEN LIFE INSURANCE COMPANY	143
Other	209
TOTAL	7,455

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

Hillsborough County



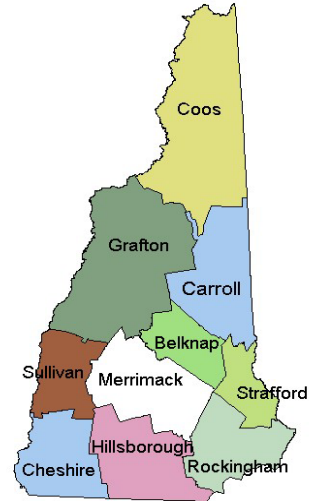
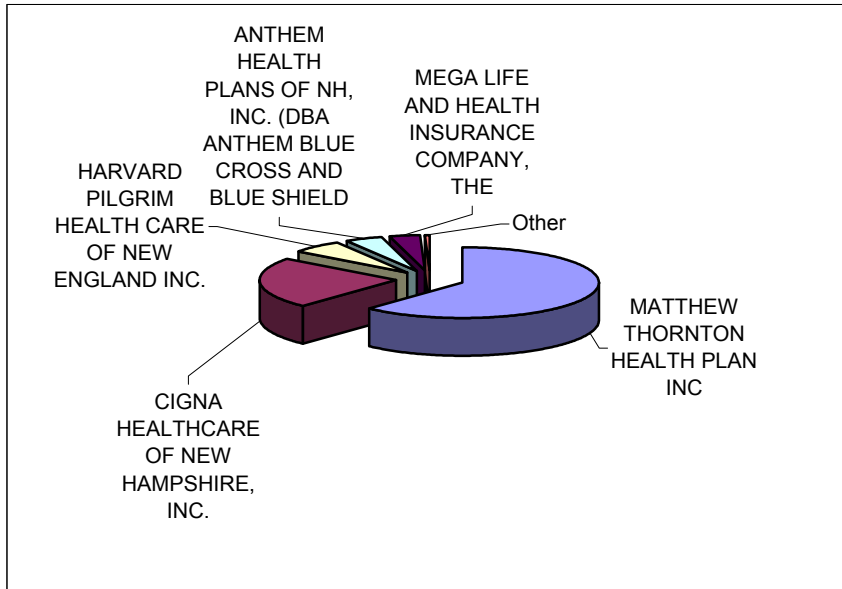
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	17,565
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	10,651
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	8,530
NEW ENGLAND LIFE INSURANCE COMPANY	7,093
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	2,655
MEGA LIFE AND HEALTH	1,694
Other	1,297
TOTAL	49,485

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

Merrimack County



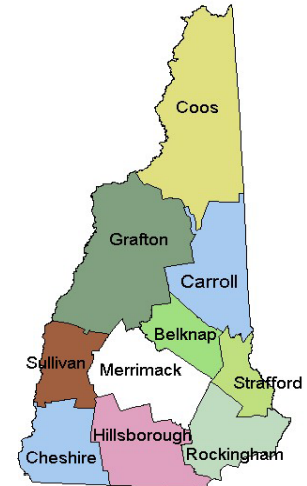
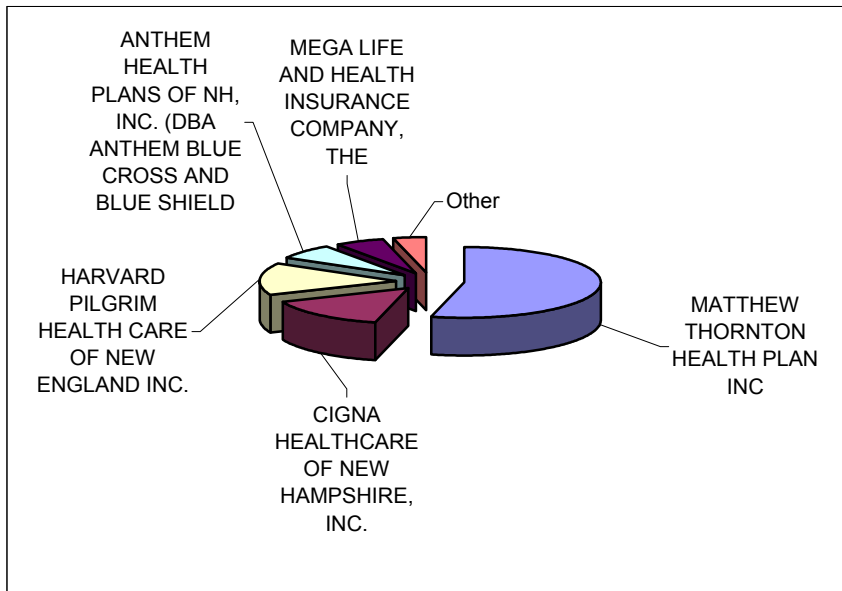
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	14,186
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	5,318
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	1,388
ANHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	1,041
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	816
Other	145
TOTAL	22,894

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

Rockingham County



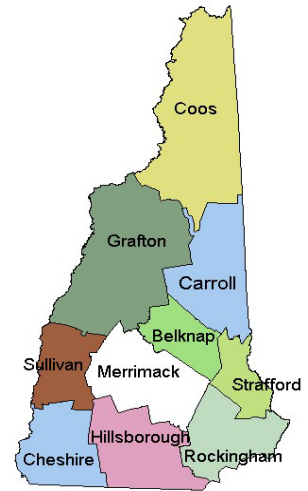
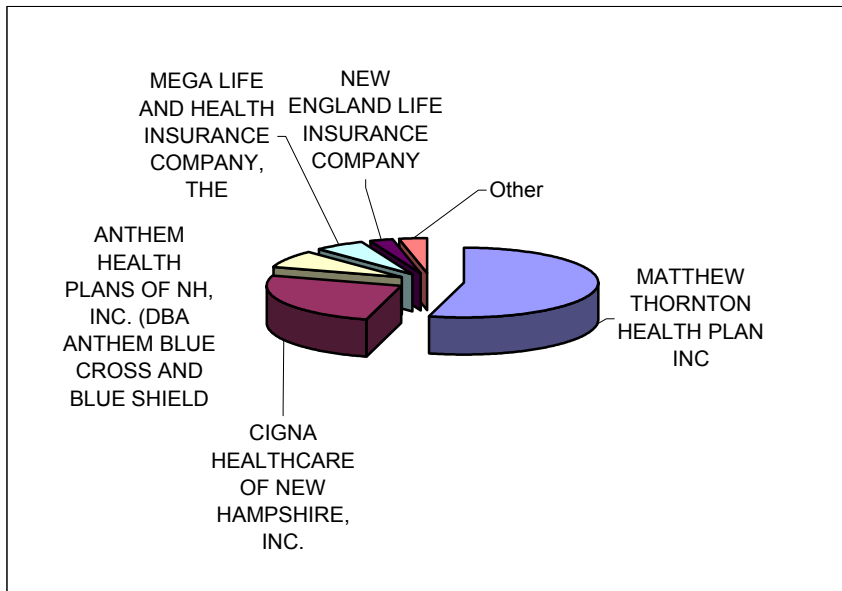
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	19,748
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	5,439
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	5,355
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	2,588
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	2,191
Other	1,382
TOTAL	36,703

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

Strafford County



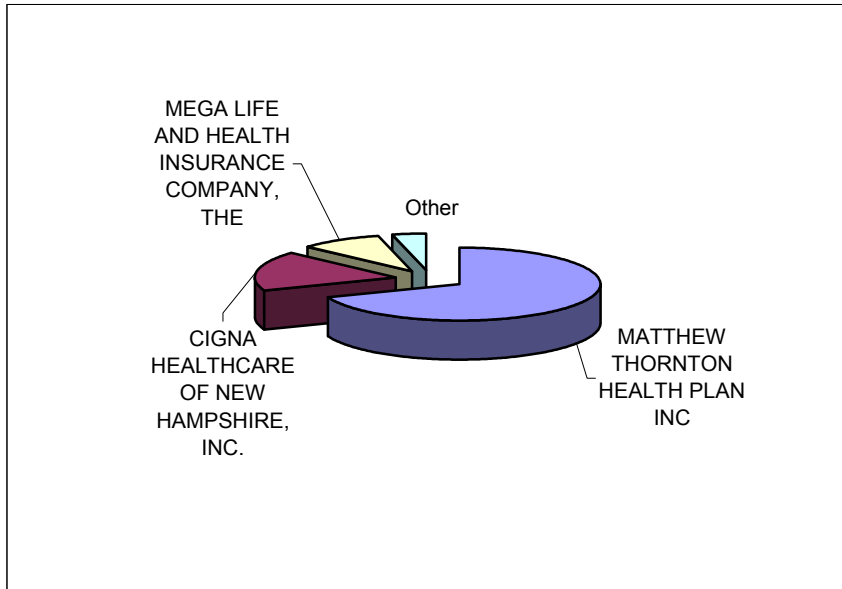
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	5,237
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,476
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	796
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	600
NEW ENGLAND LIFE INSURANCE COMPANY	260
Other	320
TOTAL	9,689

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

Sullivan County



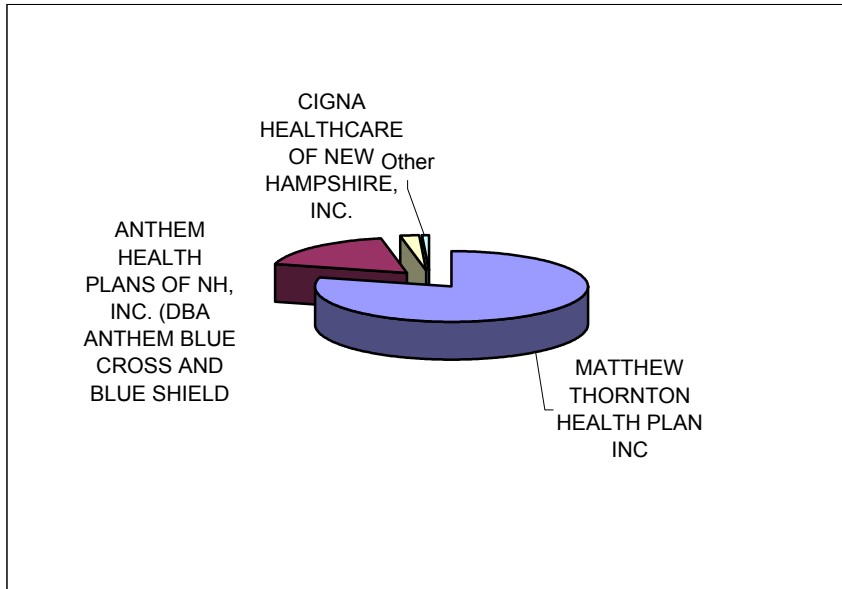
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	2,034
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	517
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	276
Other	115
TOTAL	2,942

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Small Group

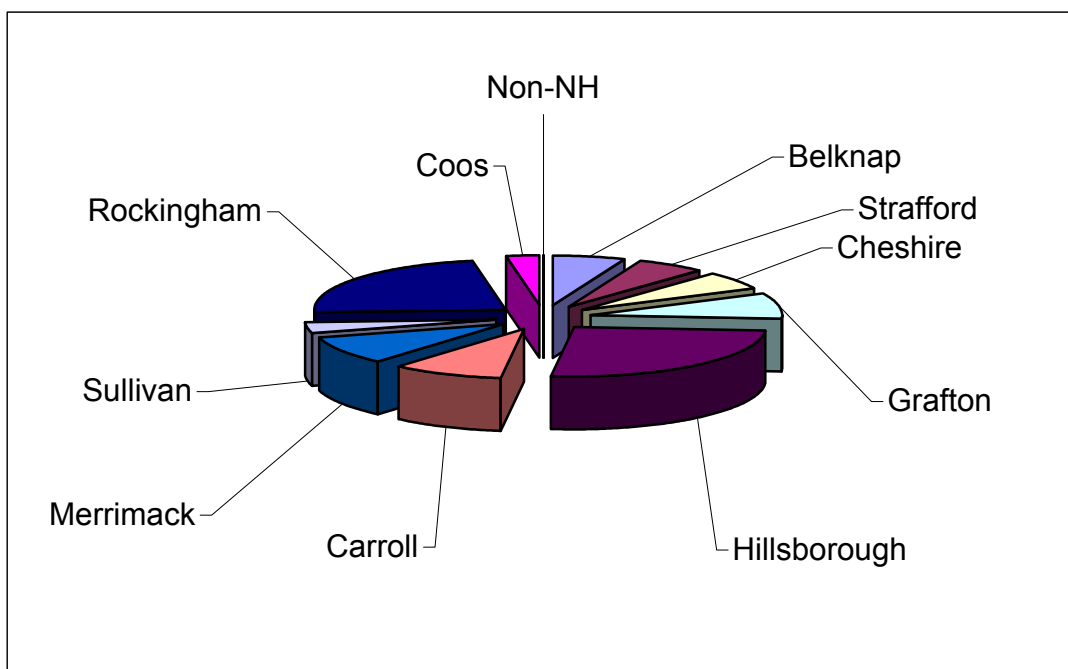
Unknown County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	32,379
ANthem HEALTH PLANS OF NH, INC. (DBA ANthem BLUE CROSS AND BLUE SHIELD)	7,273
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	927
Other	368
TOTAL	40,947

Note: Includes fully insured and self-insured business.

Statewide Market Share by Area Individual Market



County	Lives	Percent
Belknap	1,099	6%
Strafford	1,017	6%
Cheshire	1,046	6%
Grafton	1,483	8%
Hillsborough	4,580	26%
Carroll	1,643	9%
Merrimack	1,641	9%
Sullivan	640	4%
Rockingham	4,075	23%
Coos	476	3%
Non-NH	16	0%
NH; County Unknown	115	1%
TOTAL	17,831	100%